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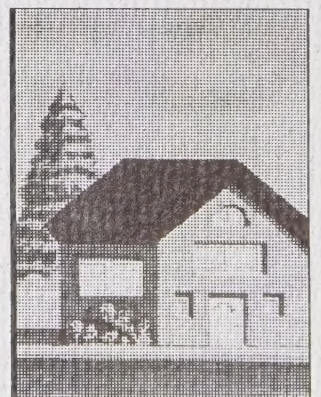
Housing

Background ■ Issues

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CHAPTER 14

HOUSING

**Adopted by the San Mateo County Board of Supervisors
October 8, 1991**

**Department of Environmental Management
Planning and Building Division
San Mateo County, California**

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HOUSING BACKGROUND

I. INTRODUCTION

A. SCOPE AND ROLE

In October 1987, the County adopted a new Housing Chapter as part of its General Plan. While this Chapter was adopted relatively recently and conforms to the requirements of the State law regarding housing elements, specifically Chapter 3, Article 10.6 of the Planning and Zoning Law, its update and revision is now required by State Government Code Section 65588(b)(2). Once adopted, this Chapter will supersede the current Housing Chapter of the General Plan and will be incorporated as Chapter 14 in the Community Development Volume of the County's General Plan. Major revisions made to the 1987 Housing Chapter to produce this revised document include: (1) updating data as much as possible; (2) reviewing the County's progress in implementing the policies of the 1987 Housing Chapter; and (3) developing new programs to encourage the production of affordable housing in the unincorporated area.

In recent years, County housing policies have been established in several area plans. Policies contained within this Chapter will generally be of applicability throughout unincorporated areas and at a broader level of specificity than those which are included in area plans. The data contained in this Chapter was gathered during the latter part of 1989 and the beginning of 1990. In some cases, more recent data may be available on a topic. This information will be made available to interested parties upon request at the Planning Division Offices.

B. STATE PLANNING LAW

1. State Requirements for Housing Elements

All cities and counties in California must adopt a Housing Element as one of the mandatory elements of the General Plan. AB 2853, enacted into law in 1980 by the California Legislature, established detailed requirements for preparing Housing Elements. These requirements are contained in Sections 65580 through 65589 of the State Government Code.

2. Findings of the State Legislature

In State Government Code Section 65580, the Legislature found that: (1) the availability of housing is of vital statewide importance and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order; (2) the attainment of this goal requires the cooperation of all levels of government and the private sector; and (3) local governments have a responsibility to use their powers to facilitate the improvement and

development of housing to meet the housing needs of all economic segments of the community, while considering economic, environmental, fiscal factors and community goals set forth in the General Plan.

3. Substantive Requirements

The substantive requirements of State Government Code Sections 65581 through 65584 for the contents of Housing Elements are divided into two major types: (1) the identification and analysis of existing and projected housing needs of all income levels, including an inventory of resources and constraints relevant to the meeting of those needs; and (2) a statement of goals, policies, quantified objectives and a 5-year program for the preservation, improvement and development of housing.

4. Procedural Requirements

State Government Code Sections 65585 through 65589 set procedural requirements. The Housing Element must be revised at least every five years, except that for the cities and counties of the Bay Area, including San Mateo County, a revision is to be accomplished by July 1, 1990. The revisions must reflect a review of the progress of the County in implementing the Housing Element. The County must submit a revision or amendment of the Housing Element to the State Department of Housing and Community Development (State HCD) for their review at least 45 days prior to adoption. The State Department of Housing and Community Development must review drafts and report findings within 45 days of receipt of the draft revision or amendment. If State HCD's comments are available within the prescribed time limits, they must be considered by the Board of Supervisors prior to adopting the Housing Element; however, their comments are advisory only.

5. Coastal Zone Requirements

On January 1, 1982, Senate Bill 626 (Mello) went into effect. This bill added Section 65590 to the Article on Housing Elements in the Planning and Zoning Law of the California Government Code. This section establishes requirements in the Coastal Zone for the conversion and demolition of units and the provision of affordable housing in new residential developments. However, jurisdictions are not necessarily required to implement these requirements through their Housing Elements (Section 65590(h)(2)). The bill says that the housing provisions of any local coastal program prepared and certified prior to January 1, 1982, satisfy the bill's requirements. Because the Housing Component of San Mateo County's LCP and subsequent amendments were certified by the Coastal Commission prior to January 1, 1982, they satisfy the Mello Bill requirements.

C. RELATION TO OTHER COUNTY PLANS AND PROGRAMS

1. Area Plans

The County has adopted as part of the General Plan the following area plans for separate communities in the unincorporated area: North Fair Oaks Community Plan, Emerald Lake Hills Community Plan, Montara-Moss Beach-El Granada Community Plan, Local Coastal Program (LCP), San Bruno Mountain General Plan Amendment, Skyline Area General Plan Amendment and Colma Area Plan. Each of these area plans contains housing policies which apply to the specific area. The Housing Chapter policies are more generalized and apply to the entire unincorporated area. Because the Housing Chapter and area plans are all part of the General Plan, they must be consistent pursuant to State Government Code Section 65300.5.

All of the housing policies contained in area plans were reviewed as part of the preparation of this Housing Chapter. A description and evaluation of these policies is included in the sections titled "Existing Plans, Policies and Regulations Affecting Housing," and "Evaluation of Existing Plans, Policies and Regulations," respectively.

2. HCD Plans and Programs

The County Housing and Community Development Division (HCD) prepares plans and reports, such as the Housing Assistance Plan (HAP), which document housing needs and describe programs for the provision and improvement of housing in the HCD planning area (all of San Mateo County except Daly City, Redwood City, San Mateo, South San Francisco, and Atherton). The Housing Chapter complements HCD efforts to protect and provide housing. State law, however, prescribes a particular function and jurisdiction for Housing Elements. First, the planning area for this Housing Chapter is much smaller than the HCD planning area as it includes only unincorporated areas. Incorporated cities in the county prepare their own Housing Elements. Second, the County Housing Chapter is required to provide a broad description and analysis of all housing needs, both market rate and assisted, whereas HCD primarily focuses on affordable housing. Last, because the County Housing Chapter is part of the County General Plan, a number of local planning actions within the unincorporated area such as zoning, subdivision map approval and redevelopment planning must be consistent with the Housing Chapter.

II. EXISTING POPULATION AND HOUSING CHARACTERISTICS

A. GENERAL DESCRIPTION OF THE UNINCORPORATED AREAS

The planning area for the Housing Chapter consists of unincorporated lands under County jurisdiction. As shown on the Undeveloped Large Parcels Map, unincorporated lands include urban communities and neighborhoods of various sizes, which adjoin incorporated cities, and the vast rural Skyline and Coastside areas. Half of the county's land area, but only 9 percent of its population, is now in unincorporated areas.

All of the urbanized unincorporated areas have been assigned by the Local Agency Formation Commission (LAFCo) to spheres of influence of adjacent cities. These communities contain about 90 percent of the housing supply in unincorporated areas. It is anticipated that sooner or later many of these areas will be annexed and responsibility for housing policy-making will shift to the incorporating city.

There is wide variation in the size, location, and economic and social characteristics of the various unincorporated areas. The largest unincorporated community is North Fair Oaks, in Redwood City's sphere of influence. This area has over 10,000 residents, many of Hispanic origin, and also has a large number of low and moderate income households, as well as a variety of land uses and housing types. Other urban unincorporated communities include Burlingame Hills, the Highlands and Ladera. These small, homogeneous single family residential communities have above average income levels. Much different in character is the vast rural South Coast, where there are relatively few, widely dispersed households. In this area, most housing needs are associated with the area's stable agricultural economy. In contrast, the Mid-Coast communities north of Half Moon Bay have in recent years experienced a spurt of population and housing growth, and are taking on a more urban character.

Because of the wide range of housing conditions and housing needs in the various unincorporated communities, this Housing Chapter does not focus uniformly on each and every unincorporated area. For example, affordability is usually the most serious problem in areas with below average income, while infill of vacant parcels and opportunities for constructing second units on existing large parcels may be the principal issues in more affluent areas. Also, it must be recognized that the roots of "housing problems," as well as their solutions, cannot always be found within local communities. For this reason, data on trends and projections for major sub-County areas, the County as a whole, and the Bay Region, are examined in this Chapter.

B. POPULATION CHARACTERISTICS

1. Total Population

The 1990 population of all unincorporated areas was 57,133. Table 14.1 shows the population in 1970, 1980, 1985 and 1990 for the unincorporated areas within the boundaries existing in January 1990. This use of "constant" geographic areas for comparisons over time is carried through in other tables which follow in this Chapter.

In the last four years (1985-1990), population in the unincorporated areas has grown at a relatively slow rate, with an increase of 5.7 percent during the period. The rate of population growth for the County as a whole was also 5.7 percent. Most of the net population gain of 3,104 for the unincorporated areas in the 1985-1990 period was centered in the communities of the South Bayside, the Mid-Coast and the South Coast/Skyline Statistical Areas. Population in these three areas combined

TABLE 14.1

TOTAL POPULATION
SAN MATEO COUNTY AND UNINCORPORATED AREAS
1970-1980-1985-1990 BY 1990 BOUNDARIES

AREA	TOTAL POPULATION				POPULATION CHANGE		
	1970	1980	1985	1990	1970-80	1980-85	1985-90
SAN MATEO COUNTY	556,234	587,329	606,197	640,967	31,095	18,868	34,770
TOTAL UNINCORPORATED AREAS	47,317	52,377	54,029	57,133	5,060	1,652	3,104
North County Statistical Area	6,804	5,837	5,883	6,035	(-) 967	46	152
Broadmoor	4,323	3,737	3,709	3,709	(-) 586	(-) 28	0
Other (Unincorporated)	2,481	2,100	2,174	2,326	(-) 381	74	152
Mid-Bayside Statistical Area	5,043	5,681	5,653	5,726	638	(-) 28	73
Burlingame Hills	628	1,110	1,131	1,156	482	21	25
Baywood Park	1,471	1,921	1,894	1,934	450	(-) 27	40
Highlands	2,944	2,610	2,584	2,589	(-) 334	(-) 26	5
Other (Unincorporated)	0	40	44	46	40	4	2
South Bayside Statistical Area	26,476	26,738	27,095	28,345	262	357	1,250
Emerald Lake Hills	3,432	3,400	3,490	4,187	(-) 32	90	697
North Fair Oaks	9,736	10,294	10,399	10,670	558	105	271
Sequoia Tract	3,773	3,914	3,912	4,007	141	(-) 2	95
West Menlo Park	4,572	4,350	4,402	4,488	(-) 222	52	86
Ladera	1,746	1,592	1,585	1,600	(-) 154	(-) 7	15
Other (Unincorporated)	3,217	3,188	3,307	3,393	(-) 29	119	86
Mid-Coast Statistical Area	5,110	8,526	9,245	10,476	3,416	719	1,231
Montara, Moss Beach, El Granada, Princeton, Miramar	4,977	8,349	8,996	10,222	3,372	647	1,226
Other (Unincorporated)	133	177	249	254	44	72	5
South Coast/Skyline Statistical Area	3,884	5,595	6,153	6,479	1,711	558	326
Skyline Communities, Vista Verde, La Honda, and Adjacent Rural Areas	N/A	3,392	3,609	3,714	N/A	217	105
Pescadero, San Gregorio, Loma Mar, and Adjacent Rural Areas	N/A	2,203	2,544	2,765	N/A	341	221

Sources: 1970 and 1980 - U.S. Census, adjusted for annexations by San Mateo County Planning Division.

1985 - Planning Division estimate, adjusted to State Department of Finance Population Estimate control totals for County and total unincorporated areas, January 1, 1985.

1990 - Planning Division estimate, adjusted to State Department of Finance Population Estimate control totals for County and total unincorporated areas, January 1, 1990.

Note: N/A stands for Not Available.

increased by 2,803, which accounts for 90 percent of the total increase in the unincorporated areas. The population of the North County and Mid-Bayside Statistical Areas grew much more slowly. These older, established areas of predominately single family homes, including Broadmoor, Burlingame Hills and the Highlands, have experienced very little residential development over the last five years, and total population has remained relatively static. In the North County Statistical Area, the increase in the total population is primarily due to a sizable increase in the inmate population at the San Francisco Jail in San Bruno.

2. Age Characteristics

The County's population is "aging," and this trend is reflected in the population of most unincorporated areas. Median age of the County's population was 32.4 years in 1980, 33.9 years in 1985 and 35.1 years in 1990.¹ Table 14.2 shows population distribution by age for the major unincorporated areas in 1980, the most recent date for which sub-County estimates are available. Median age was highest in established communities of high value, single family homes. A high proportion of seniors (65 and over) was found in areas such as Burlingame Hills, Emerald Lake Hills, Sequoia Tract and West Menlo Park. Median age was relatively low in the North County and Coastside communities where home values are at or below the County average. It was lowest in the large unincorporated community of North Fair Oaks which had a median age of 27.9 years. This community, with a sizable population of Spanish origin, has a larger proportion of children and young adults in its population. Projections by the Association of Bay Area Governments (ABAG) indicate an indefinite continuation of the "aging" of the County's population, with median age rising to 37.4 in the year 2000.² This trend is certain to be reflected in most or all unincorporated communities.

TABLE 14.2

POPULATION DISTRIBUTION BY AGE
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS
1980 BY 1990 BOUNDARIES

AREA	TOTAL POPULATION	PERCENT IN AGE GROUPS				MEDIAN AGE
		UNDER 18	18- 34	35- 64	65+	
SAN MATEO COUNTY	587,329	23	30	36	11	32.9
North County Statistical Area						
Broadmoor	3,737	27	28	36	9	32.7
Mid-Bayside Statistical Area						
Burlingame Hills	1,110	24	17	47	13	41.1
Baywood Park	1,921	27	18	49	6	37.8
Highlands	2,610	31	19	46	4	35.0
South Bayside Statistical Area						
Emerald Lake Hills	3,400	23	26	40	12	36.1
North Fair Oaks	10,294	29	35	27	8	27.9
Sequoia Tract	3,914	25	26	37	13	34.8
West Menlo Park	4,350	20	28	41	12	36.0
Ladera	1,592	27	17	49	6	38.0
Mid-Coast Statistical Area						
Montara, Moss Beach, El Granada, Princeton, Miramar	8,349	27	34	33	6	31.0
South Coast/Skyline Statistical Area						
Skyline communities, Vista Verde, La Honda, and Adjacent Rural Areas	3,392	24	35	36	4	30.3
Pescadero, San Gregorio, Loma Mar, and Adjacent Rural Areas	2,203	25	37	31	7	30.5

Source: 1980 Census. Adjustments for annexations and computations by San Mateo County Planning Division.

Note: Percents may not add to 100% due to rounding.

3. Race and Ethnic Composition

The 1980 Census statistics on the race/ethnic composition of the population, reported in Table 14.3, indicate that only two unincorporated communities, Broadmoor and North Fair Oaks, have larger-than-average concentrations of non-white and Spanish origin residents. In Broadmoor, minority group residents are predominantly of Asian and Spanish origin. In North Fair Oaks, the 1980 Census shows that 40 percent of the population is of Spanish origin. However, it is suspected that the 1990 Census will show that the Spanish origin population has now become the dominant ethnic group in this area. A significant increase in the Asian population in North Fair Oaks is also expected.³

In all other unincorporated communities, less than 25 percent of the population is in the minority population groupings. Since the incorporation of East Palo Alto in 1983, no unincorporated area has a substantial Black population. The largest Black concentration is in North Fair Oaks, with 525 black residents, 5.1 percent of the population.

C. HOUSEHOLD CHARACTERISTICS

1. Households and Household Size

"Household" is defined as the person or persons occupying a housing unit. The number of households for a given area is identical to the number of occupied housing units. In census terms, "household population" is the count of people living in households, while "group quarters population" is the count of persons living in institutions such as jails, nursing homes, dormitories, convents, boarding houses, etc. Total population of an area consists of household population plus the group quarters population. Average household size for an area is computed by dividing household population by total households.

Table 14.4 indicates that in January, 1990, there were 20,314 households in the unincorporated areas of San Mateo County, 8.3 percent of total County households. The household population estimated by the State Department of Finance on that date was 55,151. The population in group quarters was 1,982, about a third of which were inmates of the San Francisco Jail near San Bruno, with the balance residing principally in other custodial institutions and senior care facilities distributed throughout the unincorporated areas of the County.

Trends in the average size of households must be recognized when relating the supply of housing to the demand. As shown in Table 14.4, average household size in the unincorporated areas declined from 3.18 persons per housing unit in 1970 to a low of 2.70 in 1985, reflecting a similar decline Countywide. The decline was particularly sharp in the 1970-1980 decade, when the number of households in the County increased 26 percent, while population increased only 6 percent. The factors which brought this about--later marriages and postponement of child bearing, the desire of the young to establish independent households at

TABLE 14.3

POPULATION BY RACE/ETHNIC GROUPS
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS
1980 BY 1990 BOUNDARIES

AREA	PERCENT IN RACE/ETHNIC GROUPS					
	TOTAL POPULATION	White/ Non-Hispanic	Spanish Origin (All Races)	Black	Asian	Other Races
SAN MATEO COUNTY	587,329	70.8	12.5	6.0	9.6	1.1
North County Statistical Area						
Broadmoor	3,737	60.6	16.9	3.6	18.2	2.3
Mid-Bayside Statistical Area						
Burlingame Hills	1,110	89.2	4.9	0.5	4.9	0.5
Baywood Park	1,921	86.0	4.8	0.5	9.2	0.5
Highlands	2,610	84.2	4.3	1.8	8.9	0.8
South Bayside Statistical Area						
Emerald Lake Hills	3,400	91.2	5.9	0.4	2.0	0.5
North Fair Oaks	10,294	49.8	40.3	5.1	2.8	2.0
Sequoia Tract	3,914	88.1	7.1	0.4	3.5	0.9
West Menlo Park	4,350	93.2	2.6	0.5	2.9	0.8
Ladera	1,592	96.1	1.3	0.1	2.0	0.5
Mid-Coast Statistical Area						
Montara, Moss Beach, El Granada, Princeton, Miramar	8,349	88.9	7.2	0.5	2.5	0.9
South Coast/Skyline Statistical Area						
Skyline Communities, Vista Verde, La Honda, and Adjacent Rural Areas	3,392	90.1	7.0	0.3	1.9	0.7
Pescadero, San Gregorio, Loma Mar, and Adjacent Rural Areas	2,203	76.4	18.9	2.5	0.5	1.7

Source: 1980 Census. Adjustments for annexations and computations by San Mateo County Planning Division.

Note: Percents may not add to 100% due to rounding.

TABLE 14.4

HOUSEHOLDS AND AVERAGE HOUSEHOLD SIZE
SAN MATEO COUNTY AND UNINCORPORATED AREAS
1970-1980-1985-1990 BY 1990 BOUNDARIES

AREA	TOTAL HOUSEHOLDS				AVERAGE HOUSEHOLD SIZE			
	1970	1980	1985	1990	1970	1980	1985	1990
SAN MATEO COUNTY	185,151	225,201	232,864	245,273	2.97	2.58	2.57	2.58
TOTAL UNINCORPORATED AREAS	14,280	18,503	19,459	20,314	3.18	2.73	2.70	2.72
North County Statistical Area	1,884	1,887	1,940	1,942	3.26	2.83	2.78	2.77
Broadmoor	1,286	1,256	1,267	1,267	3.36	2.98	2.93	2.90
Other (Unincorporated)	598	631	673	675	N/A	N/A	N/A	N/A
Mid-Bayside Statistical Area	1,344	1,767	1,793	1,818	3.62	3.15	3.09	2.93
Burlingame Hills	206	373	386	394	3.05	2.98	2.93	2.88
Baywood Park	414	611	615	628	3.55	3.14	3.08	2.94
Highlands	724	766	773	776	3.83	3.26	3.20	2.97
Other (Unincorporated)	0	17	19	20	N/A	N/A	N/A	N/A
South Bayside Statistical Area	8,577	9,725	10,023	10,415	3.01	2.71	2.66	2.65
Emerald Lake Hills	1,125	1,228	1,284	1,503	2.00	2.70	2.65	2.69
North Fair Oaks	3,238	3,593	3,692	3,778	2.90	2.84	2.79	2.82
Sequoia Tract	1,200	1,439	1,467	1,497	3.14	2.69	2.64	2.60
West Menlo Park	1,486	1,629	1,682	1,711	3.06	2.61	2.56	2.51
Ladera	473	526	532	536	3.68	3.03	2.98	2.92
Other (Unincorporated)	965	1,310	1,366	1,390	2.85	2.36	2.32	2.35
Mid-Coast Statistical Area	1,652	3,024	3,337	3,675	3.05	2.76	2.71	2.72
Montara, Moss Beach, El Granada, Princeton, Miramar	1,558	2,982	3,276	3,610	3.08	2.74	2.69	2.71
Other (Unincorporated)	94	42	61	65	N/A	N/A	N/A	N/A
South Coast/Skyline Statistical Area	1,123	2,100	2,366	2,464	3.10	2.54	2.49	2.54
Skyline Communities, Vista Verde, La Honda, and Adjacent Rural Areas	N/A	1,304	1,413	1,444	N/A	2.52	2.48	2.52
Pescadero, San Gregorio, Loma Mar, and Adjacent Rural Areas	N/A	796	953	1,020	N/A	2.57	2.52	2.55

Sources: 1970 and 1980: U.S. Census, adjusted for annexations.

1985 and 1990: San Mateo County Planning Division estimates, based on State Department of Finance control totals for total County and total unincorporated.

Note: N/A stands for Not Available.

an early age, rising divorce rates, more single-parent families, and a growing senior population--still continue to operate to some extent and create pressures on the housing supply. However, household size declined much less rapidly from 1980 to 1985, and in fact within the last five years (1985-1990) has risen slightly. It is likely that household size will remain relatively static in the near future.

2. Types of Households

Households vary not only in size but also in type, an important consideration in assessing the adequacy of the existing stock and in identifying the unmet housing needs of a community. Table 14.5 shows the distribution of household types for major unincorporated communities. Almost three-fourths (73 percent) of all households are "family" households (two or more related persons living in the same housing unit) while 27 percent are non-family households (predominantly single people living alone but also including non-relatives sharing a housing unit).

The growing number of single-person households, a major factor in the general decline in average household size, is evidenced in many communities. The proportion of this type of household approaches one-fifth of all households even in some of the communities characterized almost entirely by single family housing units: the Sequoia Tract, West Menlo Park, the Mid-Coastside communities and the Skyline-Vista Verde-La Honda area, for example. In other single family home areas, Burlingame Hills, Baywood Park, the Highlands and Ladera, for example, family households are clearly dominant. In North Fair Oaks, the most populous unincorporated community, there is a variety of household types reflected in a diversified housing stock.

3. Income

Median income data for 1990 are not published for unincorporated areas of San Mateo County; however, 1990 income levels may be estimated by increasing the 1980 Census figures shown in Table 14.6 by about 60 percent (based on the Consumer Price Index).⁴ Thus, the median household income for the County is estimated to be \$37,075 in 1990. Assuming that the income relationships between the major unincorporated areas in this table have not changed significantly since the Census, the range of 1990 median household income levels in the unincorporated areas would be from \$29,475 in North Fair Oaks to \$68,984 in Baywood Park.

Table 14.6 shows that family and household income levels in most major unincorporated areas are significantly higher than for the County as a whole. However, in two unincorporated areas, North Fair Oaks and the rural South Coast, income levels are clearly lower than the County average, and poverty rates are higher. For example, in North Fair Oaks, median income levels were only about 75 percent of the County median. The poverty rate in North Fair Oaks is 14.1 percent, which is high when compared with a County rate of 6.1 percent.

TABLE 14.5

DISTRIBUTION OF HOUSEHOLD TYPES
SAN MATEO COUNTY AND UNINCORPORATED AREAS
1980 BY 1990 BOUNDARIES

AREA	PERCENT OF ALL HOUSEHOLDS							
	FAMILY HOUSEHOLDS					NON-FAMILY HOUSEHOLDS		
	Total Fam.	Married Couple With Child.	Married Couple Without Child.	Single Parent With Child.	Other	Total Non- Fam.	One Person Alone	2+ Persons Not Related
SAN MATEO COUNTY	68	25	31	7	5	32	25	7
TOTAL UNINCORPORATED AREAS	73	31	31	7	4	27	19	8
North County Statistical Area	75	30	30	8	7	25	20	5
Broadmoor	81	33	33	8	7	19	14	5
Other (unincorporated)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Mid-Bayside Statistical Area	90	43	38	5	4	10	7	3
Burlingame Hills	87	33	47	3	3	13	11	2
Baywood Park	93	42	42	5	3	7	5	2
Highlands	90	48	31	6	6	10	6	4
Other (unincorporated)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
South Bayside Statistical Area	72	28	32	7	4	28	21	7
Emerald Lake Hills	77	33	37	4	4	23	15	8
North Fair Oaks	67	29	24	10	5	33	24	9
Sequoia Tract	76	31	36	6	4	24	19	5
West Menlo Park	72	24	36	7	4	28	19	9
Ladera	90	39	42	6	3	10	6	4
Other (unincorporated)	66	21	38	4	4	34	27	7
Mid-Coast Statistical Area	73	35	27	9	2	28	19	9
Montara, Moss Beach, El Granada, Princeton, Miramar	72	34	27	9	2	28	19	9
Other (unincorporated)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
South Coast/Skyline Statistical Area	63	26	29	5	3	37	18	19
Skyline communities, Vista Verde, La Honda and Adjacent Rural Areas	65	26	30	7	2	35	22	13
Pescadero, San Gregorio, Loma Mar, and Adjacent Rural Areas	60	25	29	3	4	40	1	29

Source: 1980 Census. Adjustments for annexations and calculations by San Mateo County Planning Division.

Note: Percents may not add to 100% due to rounding. N/A stands for Not Available.

TABLE 14.6

MEDIAN INCOME LEVELS AND POVERTY RATES
SAN MATEO COUNTY AND MAJOR UNINCORPORATED AREAS
1979 BY 1990 BOUNDARIES

AREA	MEDIAN FAMILY INCOME	MEDIAN HOUSEHOLD INCOME			PERSONS BELOW POVERTY LEVEL	
		All Households	Owner- Occupied	Renter- Occupied	Number	Percent
SAN MATEO COUNTY	27,279	23,172	28,802	16,396	35,321	6.1
North County Statistical Area						
Broadmoor	26,778	24,587	25,865	16,875	141	3.5
Mid-Bayside Statistical Area						
Burlingame Hills	40,419	39,589	39,185	--	5	0.5
Baywood Park	43,609	43,115	43,000	--	--	--
Highlands	36,667	37,577	38,696	30,565	21	0.8
South Bayside Statistical Area						
Emerald Lake Hills	29,500	27,500	29,000	21,400	99	3.1
North Fair Oaks	20,584	18,422	25,148	14,261	1,443	14.1
Sequoia Tract	32,026	28,211	30,658	20,187	52	1.3
West Menlo Park	32,500	28,000	31,000	20,700	253	5.8
Ladera	42,952	41,747	42,421	--	24	1.5
Mid-Coast Statistical Area						
Montara, Moss Beach, El Granada Princeton, Miramar	27,500	25,600	28,700	16,500	736	6.5
South Coast/Skyline Statistical Area						
Skyline Communities, Vista Verde, La Honda and Adjacent Rural Areas	39,000	32,000	36,000	20,000	157	4.9
Pescadero, San Gregorio, Loma Mar, and Adjacent Rural Areas	23,000	20,000	22,500	19,500	160	7.6

Source: 1980 Census. Adjustments and calculations by San Mateo County Planning Division.

Note: Income shown only for areas with 50 or more units of a given tenure type.

Two other estimates of current income are available on a Countywide basis. For the purpose of defining eligibility for certain assisted housing programs, the Federal Department of Housing and Urban Development annually establishes a series of income level cut offs, based on an estimated regional median family income for a "family of four" which is adjusted by household size. The 1990 figures for the San Francisco Primary Metropolitan Statistical Area (PMSA), comprised of San Francisco, San Mateo and Marin Counties, are presented in Table 14.7. As the table shows, the 1990 median family income for a family of four in the PMSA is \$45,600. Another source of income data is the ABAG publication, Projections 90. For San Mateo County, ABAG forecasts a mean (average) income of \$51,700 in 1990 (in constant 1988 dollars).

D. HOUSING CHARACTERISTICS

1. Total Housing Units

There were 21,252 housing units in unincorporated areas of San Mateo County in January, 1990 (Table 14.8), 8 percent of the total county housing inventory of 253,173 units. Half of the total unincorporated housing stock is within the South Bayside Statistical Area (south of San Mateo), about one-third is within the Mid-Coast and South Coast/Skyline Statistical Areas, and about one-fifth of the units are in the North County and Mid-Bayside Statistical Areas (Daly City through San Mateo).

Eighty-three percent of the housing units in the unincorporated area are single family units. About 3,000 units, or 14 percent are multi-family units.⁵ Approximately one-half of the multi-family units are located in North Fair Oaks. Mobilehomes account for 3 percent of the housing stock in the unincorporated area; 670 units are in seven mobilehome parks located in North Fair Oaks, East of Bayshore (Redwood City), Moss Beach, Harbor Industrial (Belmont-San Carlos) and unincorporated Colma. These units comprise about one-fourth of all the mobilehome units in the County.⁶

2. Housing Supply Trends

a. All Unincorporated Areas

Table 14.9 shows the number of new housing units that have been authorized by permit in unincorporated areas over the past fifteen years. As the table shows, after hitting a low point in 1983, permit activity has increased, and over the past five-year period has been on a par with the permit volume experienced in the late 1970's. For the past fifteen years, the average number of units authorized annually is 220 housing units per year. The average for the last five years (1985-90) is 251 units, a significant (46 percent) improvement over the previous five-year (1980-84) average of 172 units. The recent increase in the pace of permit issuance is probably due to a combination of factors, one of which is the availability of more favorable financing within the last few years. Also, the completion of the Emerald Lake Hills sewer project opened

TABLE 14.7

LOW AND MODERATE HOUSEHOLD INCOME LIMITS
FOR HUD SECTION 8 PROGRAMS
SAN FRANCISCO PMSA
1990

PERSONS PER HOUSEHOLD	VERY LOW	LOWER
1	\$18,100	\$25,000
2	20,700	28,550
3	23,250	32,150
4	25,850	35,700
5	27,900	37,950
6	30,000	40,150
7	32,050	42,450
8	34,100	44,650

Source: U.S. Department of Housing and Urban Development, San Francisco Regional Office: "Community Development Block Grant Program: Revised FY 1990 Income Limits," January 2, 1990.

Notes: Maximum income limits for "Lower" and "Very Low" income households are periodically revised by HUD. The calculations use an estimate of median household income for a family of four in the three-county San Francisco Primary Metropolitan Statistical Area (PMSA)--San Francisco, Marin and San Mateo Counties--to set a "reference" income level for that type of household. A "Lower" income four-person household theoretically has a limit of 80 percent of the PMSA median of \$45,600 in 1990, or \$36,480. However, HUD has placed a "cap" on this income category, \$35,700, the national median income level, and this downward adjustment is reflected in the levels for the other "Lower" income household sizes.

"Very Low" income household limits are theoretically calculated at 50 percent of the PMSA median. However, in recent years HUD has "adjusted" these levels slightly in areas of unusually high housing cost such as the Bay Area to reflect Section 8 Fair Market Rents. For example, if the "Very Low" income limit for a family of four were calculated at 50 percent of the PMSA median, it would be \$22,800 (50 percent of \$45,600). However, for FY 1990, HUD has set the level at \$25,850.

HUD does not calculate "moderate" income limits, which traditionally have been set at 120 percent of median household income.

For households larger than eight, the "Lower" income limits can be calculated by taking the four-person income limit and adding 6.25% for each additional person. For "Very Low" income adjustments, add 8% for each person beyond four persons.

TABLE 14.8

HOUSING UNITS
SAN MATEO COUNTY AND UNINCORPORATED AREAS
1970-1980-1985 BY 1985 BOUNDARIES

AREA	TOTAL HOUSING UNITS				INCREASE	
	1970	1980	1985	1990	1980-1985	1985-1990
SAN MATEO COUNTY	190,588	233,200	239,422	253,173	6,222	13,751
TOTAL UNINCORPORATED AREAS	15,485	19,568	20,073	21,252	505	1,179
North County Statistical Area	1,922	1,985	1,995	1,997	10	2
Broadmoor	1,312	1,269	1,274	1,274	5	0
Other (Unincorporated)	610	716	721	723	5	2
Mid-Bayside Statistical Area	1,349	1,795	1,810	1,844	15	34
Burlingame Hills	206	385	393	405	8	12
Baywood Park	415	614	617	635	3	18
Highlands	728	776	779	782	3	3
Other (Unincorporated)	0	20	21	22	1	1
South Bayside Statistical Area	8,803	10,081	10,226	10,768	145	542
Emerald Lake Hills	1,165	1,301	1,326	1,629	25	303
North Fair Oaks	3,447	3,728	3,769	3,887	41	118
Sequoia Tract	1,229	1,464	1,481	1,522	17	41
West Menlo Park	1,503	1,690	1,722	1,761	23	39
Ladera	481	530	534	539	4	5
Other (Unincorporated)	978	1,359	1,394	1,430	35	36
Mid-Coast Statistical Area	1,746	3,198	3,443	3,909	245	466
Montara, Moss Beach, El Granada, Princeton, Miramar	1,686	3,127	3,364	3,825	237	461
Other (Unincorporated)	60	71	79	84	8	5
South Coast/Skyline Statistical Area	1,665	2,509	2,599	2,734	90	135
Skyline Communities, Vista Verde, La Honda, and Adjacent Rural Areas	N/A	1,436	1,490	1,583	54	93
Pescadero, San Gregorio, Loma Mar, and Adjacent Rural Areas	N/A	1,073	1,109	1,151	36	42

Source: 1970 and 1980 Census figures adjusted for annexations by San Mateo County Planning Division. 1985 estimates based on Certificates of Occupancy for new units to January 1985, adjusted to State Department of Finance's published 1985 estimates for total unincorporated areas. 1990 estimates based on Certificates of Occupancy for new units to January, 1990.

Note: N/A stands for Not Available.

TABLE 14.9

**NEW RESIDENTIAL UNITS APPROVED BY PERMIT¹
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1975-1990**

NEW HOUSING UNITS AUTHORIZED

	Single Family Units	Multi- Family Units	Second Units ²	Total Units
<u>Calendar Year</u>				
1975	245	6	0	251
1976	275	3	0	278
1977	158	19	0	177
1978	172	86	0	258
1979	156	106	0	262
1980	294	96	0	390
1981	123	0	0	123
1982	88	28	0	116
1983	93	11	0	104
1984	114	12	0	126
<u>Fiscal Year</u>				
1984-85	142	3	33	178
1985-86	245	4	27	276
1986-87	223	18	35	276
1987-88	262	4	21	287
1988-89	211	28	15	254
1989-90	145	6	11	162

Source: For 1975-84, Security Pacific National Bank: California Construction Trends.

For FY 1984-90, San Mateo County Planning and Building Division, Building Permit Records.

- Notes:
1. These figures represent new units authorized by permit. Actual construction of units would be somewhat less since a small percentage of permits are never used. Counts are not adjusted for annexations or incorporations which occurred subsequent to a given year.
 2. Second units were first authorized in unincorporated areas in January 1984. Figures include both new and legalized second units authorized by permit.

up that area for development, as evidenced by the jump in permit activity from 1984-85 to 1985-86. Permits issued for the legalization or construction of new second units have also contributed significantly to the increase in total housing permit activity since they were first authorized in single family residential areas of the County in 1984-85.

Relatively few demolition permits have been issued in the last five years; since 1985-86 only 17 units have been authorized for removal in unincorporated areas. It is likely that many of these units may have been demolished to make room for newly constructed units.

b. Coastal Zone

State Government Code Section 65588(c) requires the Housing Element review to take into account low or moderate income housing converted or demolished in or near the Coastal Zone, pursuant to State Government Code Section 65590. Generally, replacement units are required if a residential structure containing three or more dwelling units is demolished or converted. Additionally, low and moderate income housing must be provided either on the site of new housing developments or on other sites in or near the Coastal Zone.

There have been no conversions or demolitions from January 1, 1985 to June 30, 1990, which would require replacement units under Section 65590. From January 1, 1985 to January 1, 1990, 508 dwelling units were constructed and occupied within the Coastal Zone. The vast majority of these units (466) were constructed in the Mid-Coast area, while the remaining 42 units were constructed in the South Coast; virtually all of these were single family dwellings.⁷ In addition, the County has approved a 148-unit housing development in the urban area of the Coastal Zone (Farallon Vista) which is required to provide 52 units of affordable housing on site. The County has also approved a farm labor housing development containing 160 units which will be affordable on a site to the south of and contiguous to the City of Half Moon Bay. Both of these developments are on hold at this time, pending the development of adequate water supply facilities and the availability of hook-ups.

3. Housing Units by Tenure

About one-fourth of the housing units in unincorporated areas are rental units (see Table 14.10). Three-fourths of the units are owner-occupied, compared with 60 percent in the County as a whole. Over one-third of the rental units in unincorporated areas are located in North Fair Oaks and another 26 percent are in the Coastside areas. There are significant percentages of rental units in the Sequoia Tract and West Menlo Park, while other unincorporated communities are almost exclusively ownership housing areas. Since 1980, the proportion of ownership housing is likely to have increased slightly within unincorporated areas, since very little multi-family rental housing has been constructed within the last decade.

TABLE 14.10

HOUSEHOLDS BY TENURE AND MEDIAN RENT OR VALUE
SAN MATEO COUNTY AND UNINCORPORATED AREAS
1980 BY 1990 BOUNDARIES

AREA	<u>RENTER-OCCUPIED UNITS</u>		<u>OWNER-OCCUPIED UNITS</u>	
	Number	Median Contract Rent	Number	Median Value
SAN MATEO COUNTY	90,860	\$311	134,341	\$113,884
TOTAL UNINCORPORATED AREAS	4,809	N/A	13,492	132,879
North County Statistical Area	514	N/A	1,373	91,100
Broadmoor	185	348	1,071	91,200
Other (unincorporated)	329	N/A	302	N/A
Mid-Bayside Statistical Area	97	N/A	1,659	172,300
Burlingame Hills	16	N/A	363	200,000+
Baywood Park	29	N/A	582	179,300
Highlands	52	N/A	714	155,300
Other (unincorporated)	N/A	N/A	N/A	N/A
South Bayside Statistical Area	2,971	N/A	6,698	137,500
Emerald Lake Hills	143	425	1,085	143,400
North Fair Oaks	1,873	264	1,726	88,100
Sequoia Tract	320	311	1,119	134,800
West Menlo Park	360	440	1,212	162,400
Ladera	29	N/A	497	200,000+
Other (unincorporated)	246	N/A	1,059	186,200
Mid-Coast Statistical Area	697	N/A	2,327	122,100
Montara, Moss Beach, El Granada				
Princeton, Miramar	680	350	2,302	122,100
Other (unincorporated)	17	N/A	25	N/A
South Coast/Skyline Statistical Area	530	N/A	1,435	142,800
Skyline Communities, Vista Verde, La Honda, and adjacent rural areas	338	380	964	166,000
Pescadero, San Gregorio, Loma Mar, and adjacent rural areas	192	240	471	110,000

Source: 1980 Census. Adjustments for annexations and calculations by San Mateo County Planning Division.

Note: N/A Stands for Not Available or Not Computed Due to Small Number of Housing Units.

4. Vacancy Rates

The percent of housing units which are vacant and available for purchase or rent is an important indicator of supply and demand in the housing market. If the vacancy rate declines, the supply of available housing is diminished and prices and rents are likely to rise. If the vacancy rate increases, housing costs are inclined to stabilize. The U.S. Department of Housing and Urban Development considers that a rental vacancy rate of 5 percent allows ordinary mobility and choice within the rental market; a vacancy rate below 5 percent indicates a housing shortage. A vacancy rate of 2 percent is generally considered normal for ownership housing.

Table 14.11 shows vacancy rate estimates for the past five years. According to the Department of Finance, the January, 1990, vacancy rate in the unincorporated areas was 3.43 percent, compared with 3.12 percent in the County as a whole. Overall, the table shows a slight increase in vacancy rates from 1985 to 1990 for the unincorporated areas. However, there are many technical problems connected with vacancy rate estimates, so this small improvement in vacancy rates should be viewed with caution. In fact, estimates by the Federal Home Loan Bank of San Francisco indicate that vacancy rates could be substantially lower than the Department of Finance estimates. In a survey conducted in September, 1988, the Federal Home Loan Bank Board found an overall vacancy rate of 1.4 percent in San Mateo County, down from the 1.7 percent vacancy rate derived from a similar survey conducted one year earlier. In the latest survey, the vacancy rate for single family detached units was 0.9 percent, and the vacancy rate for multi-family units was 2.4 percent.⁸

While there may be some discrepancy between vacancy rate estimates taken from different sources, clearly, according to either source, vacancy rates remain well below the ideals for rental (5 percent) and ownership (2 percent) housing.

5. Size of Housing Units

One measure of the size of housing units is the number of rooms in the units. According to the Census definition, "rooms" include most enclosed spaces except bathrooms, pullman kitchens, halls, utility rooms, and unfinished attics and basements. Compared with the County average of 5.0 rooms per unit, unincorporated communities have a wide range: from 7.2 rooms per unit in Burlingame Hills to 4.2 rooms per unit in North Fair Oaks. The rural South Coast/Skyline area averaged 4.6 rooms per unit (see Table 14.12).

6. Age of Housing Units

Most of the housing in unincorporated areas was constructed in the post World War II era, and there are few localities where many of the units are more than 40 years old. In North Fair Oaks, the largest unincorporated community, about half of the units were constructed after 1950,

TABLE 14.11

HOUSING VACANCY RATES ESTIMATED BY
STATE DEPARTMENT OF FINANCE
SAN MATEO COUNTY
1985-1990

PERCENT OF HOUSING UNITS VACANT

DATE OF SURVEY	Incorporated Areas	Unincorporated Areas	Total County
January 1, 1985	2.56	3.06	2.60
January 1, 1986	2.66	4.05	2.78
January 1, 1987	2.67	3.35	2.73
January 1, 1988	3.11	3.32	3.13
January 1, 1989	3.14	3.39	3.16
January 1, 1990	3.09	3.43	3.12

Source: Population Research Unit, California Department of Finance:
Summary Report--Controlled County Population Estimates
(printed May 7, 1987, April 29, 1988, April 25, 1989 and
April 26, 1990).

TABLE 14.12

**OVERCROWDED HOUSEHOLDS AND MEDIAN ROOMS PER UNIT
SAN MATEO COUNTY AND UNINCORPORATED AREAS
1980 BY 1990 BOUNDARIES**

AREA	HOUSEHOLDS BY PERSONS PER ROOM			% OF UNITS WITH OVER ONE PERSON PER ROOM	MEDIAN ROOMS PER UNIT
	1.01- 1.50	1.51/ Over	1.01/ Over		
SAN MATEO COUNTY	6,096	5,300	11,396	5.0	5.0
TOTAL UNINCORPORATED AREAS	464	604	1,068	5.8	N/A
North County Statistical Area	61	62	123	6.5	N/A
Broadmoor	29	30	59	4.7	5.6
Other (Unincorporated)	32	32	64	10.1	N/A
Mid-Bayside Statistical Area	9	2	11	0.6	N/A
Burlingame Hills	2	0	2	0.5	7.2
Baywood Park	3	1	4	0.7	6.6
Highlands	4	1	5	0.7	6.8
Other (Unincorporated)	N/A	N/A	N/A	N/A	N/A
South Bayside Statistical Area	277	446	723	7.5	N/A
Emerald Lake Hills	18	2	20	1.6	5.7
North Fair Oaks	221	406	627	17.5	4.2
Sequoia Tract	16	6	22	1.5	5.7
West Menlo Park	11	8	19	1.2	5.8
Ladera	2	1	3	0.6	6.9
Other (Unincorporated)	9	23	32	2.4	N/A
Mid-Coast Statistical Area	51	34	85	2.8	N/A
Montara, Moss Beach, El Granada, Princeton, Miramar	50	34	84	2.8	5.6
Other (Unincorporated)	1	0	1	N/A	N/A
South Coast/Skyline Statistical Area	67	59	126	6.0	N/A
Skyline Communities, Vista Verde, La Honda, and Adjacent Rural Areas	39	32	71	5.4	6.7
Pescadero, San Gregorio, Loma Mar, and Adjacent Rural Areas	28	27	55	6.9	4.6

Source:

1980 Census. Adjustments For Annexations and Estimation Of Some Medians By San Mateo County Planning Division.

Note: N/A stands for Not Available or Not Computed due to small number of housing units.

about the same percentage as the housing stock for the entire County (see Table 14.16).

7. Housing Values and Rents

a. Ownership Housing Values

San Mateo County has always been considered a prime residential location in the Bay Area, and historically this has been reflected in the price of housing. Table 14.10 shows the median value of owner-occupied units as estimated by their owners in the 1980 Census for the County as a whole (\$113,884) and for the unincorporated areas (\$132,879).

The Northern California Real Estate Research Council's Peninsula Market Trend Index shows that Peninsula home values increased 183 percent between the Census date in 1980 and October 1989. Most of this precipitous climb in value has occurred during the last five years; the increase from April, 1985 to October, 1989 was 112 percent. It appears that the major factor pushing housing prices is the soaring price of residential land. This is especially true on the Peninsula where land value accounted for an average 52.3 percent of appraised value, more than any where else in the Bay Area.

If the 1980 to 1989 increase of 183 percent in home values is applied to the owner-estimated 1980 median value for the entire County, the current median home value would be about \$322,300. If applied to the estimated 1980 value for the unincorporated areas, the current median home value for these areas would be about \$376,000.

As Table 14.10 shows, many unincorporated communities had ownership housing values far above the County average; but in two areas, Broadmoor and North Fair Oaks, they were considerably lower. Assuming that values in Broadmoor and North Fair Oaks have increased at the same rate as the Peninsula as a whole, the current median value of owner-occupied housing in these areas is estimated to be \$258,000 and \$249,000, respectively. Although listing prices appear to have leveled off somewhat during the latter part of 1989 and the first part of 1990, there appears to be little likelihood that first-time buyers with moderate incomes can readily afford even the most modest ownership housing in the County.

b. Rental Levels

(1) Current or Contract Rent

"Current" or "contract" rent is the amount of rent tenants agree to pay, regardless of any furnishings, utilities, etc., that may be provided. Current rent levels are difficult to monitor, since gathering this data requires surveys of apartment owners, managers and/or tenants. According to the 1980

Census, median contract rent for the County was \$311 per month, an extremely modest figure by current standards. The Consumer Price Index for the Bay Area for residential rent increased 103 percent from April, 1980 to February, 1990.¹⁰ This would indicate a current median rent of about \$633 for San Mateo County. However, this average covers a wide range of units from studio apartments to family homes. Larger units suitable for families are likely to command rents much higher than the average rate, while small studio units may rent for somewhat less than the average rate.

(2) Advertised or Market Rents

Information on "advertised" or "market" rents is more easily obtained through newspaper advertisements. Market rents reflect the advertised rental prices that confront people currently looking for rental housing. According to a quarterly survey undertaken by the Bay Area Council, the median advertised rent for a two-bedroom apartment in January 1990 was found to be \$805 in central San Mateo County, while in January of last year, 1989, it was \$825.¹¹ This slight decrease in advertised rents appears to be part of a regional "leveling off" trend in advertised rents since 1985. However, indications are that rental costs will continue to rise in the future as single family home prices stabilize at their highest levels ever, pushing more households into the rental market. Consequently, unless there is a dramatic increase in the supply of rental housing, competition for affordable rental units will remain keen and rents will continue to rise.

E. EMPLOYMENT GROWTH

1. Need for Projections

Demand for housing is generated by population growth and by the formation of new households, which in turn are stimulated by the creation of new jobs available to the labor force. The interaction of these factors and local, countywide and regional trends impact the housing markets in all areas of San Mateo County. Recent projections by the Association of Bay Area Governments (ABAG) provide the best basis for examining future population and economic growth in the County and the Bay Area. ABAG's projections for San Mateo County for the next 15 years are presented in Table 14.13.

2. Population and Household Projections

In contrast to the 1970-1980 decade, when the number of County households expanded about three times as rapidly as population, in 1980-1985 population and households grew at almost the same rate: 3.5 percent gain in population; 3.6 percent gain in households. Likewise, in the most recent five-year period from 1985-1990, population and households again grew at similar rates: 4.8 percent and 5.2 percent, respectively.

TABLE 14.13

POPULATION, EMPLOYMENT AND HOUSEHOLD PROJECTIONS
SAN MATEO COUNTY
1980-2005

NUMBER IN THOUSANDS

YEAR/PERIOD	Total Population	Employed Residents	Households	Jobs in County
1980	587.3	314.2	225.2	259.8
1985	607.9	331.9	233.3	273.4
1990	637.3	358.0	245.5	303.6
1995	656.0	375.4	258.2	336.8
2000	675.6	385.9	267.3	361.2
2005	681.9	387.2	274.0	378.9

INCREASE BY PERIOD: NUMBER (PERCENT)

1980-1985	20.6 (3.5)	17.7 (5.6)	8.1 (3.6)	13.6 (5.2)
1985-1990	29.4 (4.8)	26.1 (7.9)	12.2 (5.2)	30.2 (11.0)
1990-1995	18.7 (2.9)	17.4 (4.9)	12.7 (5.2)	33.2 (10.9)
1995-2000	19.6 (3.0)	10.5 (2.8)	9.1 (3.5)	24.4 (7.2)
2000-2005	6.3 (0.9)	1.3 (0.3)	6.7 (2.5)	17.7 (4.9)

Source: Association of Bay Area Governments, Projections '90, December 1989.

Since 1980 then, there has been a stabilization of average household size, probably due to a combination of demographic and economic factors, including a "baby boomlet" of the post World War II generation, increased sharing of housing units to cope with rapidly rising costs and a trend toward postponement of establishing separate quarters by young adults still living in their parents' household.

ABAG forecasts that beginning in the 1990-1995 period, and continuing at least to 2005, average household size will resume its decline. This signals an increased rate of household formation and increased demand for new housing units. Countywide, where 12,200 new households were formed in 1985-1990, 12,700 will be formed in 1990-2000, an increase of 4 percent. In the next decade, then, the County's housing production rate would have to be increased by at least 4 percent just to meet the increased housing demand generated by the formation of new households.

3. Jobs/Housing Relationship

There is concern about a mounting "jobs-housing imbalance" in the Bay Area in which anticipated economic expansion (measured by jobs) will outstrip the ability to produce new housing units to accommodate a growing labor force. A further implication is that over the next five to ten years a short supply of housing will continue to drive up housing costs, and that the net effect will be an undesirable economic slow-down in the region.

According to the ABAG projections, during the next five-year period from 1990-1995, San Mateo County may become more of a contributor than it has been in the past to the regional jobs-housing imbalance. As Table 14.13 indicates, in the previous five years (1985-1990) about 30,000 new jobs were added in the County, while the number of employed County residents grew by 26,000, in theory requiring a relatively modest increase in the rate of housing production. However, ABAG projects that the number of jobs in the County will grow by over 33,000 from 1990-1995, while the number of employed residents will increase by only 17,400. These projections suggest that more housing will be needed to accommodate the increasing number of people employed in San Mateo County, or else the people filling these new jobs will be forced to commute from adjacent counties.

Complicating this analysis is the fact that even a rough equivalence between jobs and housing growth in San Mateo County would not necessarily guarantee a perfect local "balance" between economic growth and housing. There are at least two reasons for this. First, unless a substantial proportion of the housing units added to the County's inventory over the next five to ten years are "affordable" by those people who will fill the additional job slots created in the County, many employees will have to commute long distances to work, further impacting the transportation system to the detriment of local communities.

A second consideration is that jobs-housing imbalances in neighboring counties could seriously impact San Mateo County. ABAG projects that San Francisco and Santa Clara Counties will have substantial imbalances in coming years, which almost certainly will affect housing markets in San Mateo County, as well as in the other counties.¹² Rapid economic growth in these areas could produce housing supply/demand imbalances in San Mateo County, further bidding up housing prices and rents. These possibilities suggest the necessity for better region-wide coordination of both economic growth and housing policies.

F. INVENTORY OF UNDEVELOPED LANDS

State Government Code Section 65583 requires that Housing Elements contain: (1) an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment; and (2) an analysis of the relationship of zoning and public facilities and services to these sites. This information is provided in this section and in Appendix D.

1. Land Use Setting

About one-third of San Mateo County's 454 square miles of land area is committed to urban development. Over half of the urbanized area, some 73 square miles, is in residential uses. Residential areas are concentrated on the narrow Bayside plain and adjacent foothills and in the Mid-Coast. Remaining open lands in the County are predominantly mountainous, remote from urban services and largely committed to watershed, agriculture, forestry, recreation and open space uses.

By the mid-1970's, almost all large tracts of relatively level and easily developable land with access to urban services had been subdivided and developed, principally at low to medium suburban densities. As the amount of easily developable land decreases, there is an increasing interest in the residential development of remaining vacant parcels, particularly those few that have urban services available and that are accessible to employment centers.

2. Inventory Update and Summary

The inventory of undeveloped land has been updated to reflect changes that have occurred subsequent to the preparation of the 1987 Housing Chapter. The most notable event that continues to affect housing opportunities in the unincorporated area is the recent completion of the Emerald Lake Hills sewer project, which has significantly increased development activity in this unincorporated neighborhood. As a result, many of the previously undeveloped parcels in this area that were included in the 1987 inventory are now being developed. Residential development of many smaller parcels has occurred in the Mid-Coast Area, despite service constraints which continue to be a problem in some locations on the Coastside. Both of these areas still have the most potential for residential development within the unincorporated areas during the next five years.

3. Methodology of the Inventory

a. Area Surveyed

The vacant land survey includes: (1) unincorporated lands east of Interstate 280, (2) unincorporated lands west of Interstate 280 within the urban boundary designated by the LCP, and (3) Broadmoor, Ladera and Stanford Lands. Initially, all lands in the unincorporated area were evaluated for their residential development potential. The analysis focused on parcels where there was some reasonable possibility of residential development at medium density (up to 8.7 dwelling units/acre) occurring within the next five years. Most lands west of Interstate 280 were excluded from the detailed survey because they did not meet the density threshold.

b. Analysis of Parcel Size

The inventory employs somewhat different approaches to determining the residential development potential of "small" parcels (less than two acres) and "large" parcels (greater than or equal to two acres).

(1) Small Parcels

Small parcels are located in communities where substantial development has already taken place. After the approximate number of small, vacant parcels in each area was determined, the existing zoning designation was noted and the number of dwelling units permitted was calculated. Additionally, in these communities, the availability of urban services, including sewer, water and roads was examined (see Table 14.14).

(2) Large Parcels

Large parcels are defined as undeveloped parcels greater than or equal to two acres (separately or when adjacent parcels in common ownership are combined). First, the number and location of large parcels was determined. The analysis excluded any large parcel partially developed and in current use. It also excluded parcels or portions of parcels designated for parks, open space or agriculture in current area plans. Constraints analyzed for large parcels include service constraints, geologic hazards, slope, and conflicts with resource protection. The location, description and analysis of constraints for large parcels are shown on the Undeveloped Large Parcels Map and Table 14.15.

(3) Severity of Constraint Ratings

A rating system was developed to measure the effects of identified constraints on the residential development potential of both large and small parcels. The severity of constraint

rating system is explained in the Legend and Footnotes accompanying Tables 14.14 and 14.15. The housing types and density ranges permitted by each zoning and combining district are outlined in Tables 14.26 and 14.27.

4. Analysis of Undeveloped Land

a. Summary of Service Constraints

Many of the County's urban services, such as water, roads and sewers, are approaching capacity and in some areas are deficient. In several urban unincorporated areas, wastewater capacity for new development is often limited by plant capacity or allocation agreements between collection districts and wastewater utilities. In the following Bayside unincorporated areas, further development is constrained by the lack of sewerage facilities: Country Club Park, the Hassler Area, Palomar Park, Devonshire, and Stanford Lands. In the urban Coastside communities of Montara, Moss Beach and El Granada, sewer capacity is currently limited; hook-ups are only available for priority land uses. However, this situation is expected to improve once expansion of the sewer treatment plant is completed in 1993.

In most cases, water supply does not present a constraint to development on the urban Bayside. However, in some areas, lines would have to be extended or off-site lines replaced to serve additional residential development. For example, existing undersized water lines in Emerald Lake Hills currently result in low water pressure. Additional storage capacity and line extensions need to be added in this area, and for the large undeveloped parcels in most of the other areas, in order to accommodate new development.

On the Coastside, water supply continues to be a constraint to housing development in some areas. The projected buildout for the Mid-Coast communities of Montara, Moss Beach and El Granada exceeds the capacity of the current water supply systems. However, the expected completion of the Crystal Springs pipeline in 1991-92 should ease this constraint to new development within the Coastside County Water District, which serves Half Moon Bay, Princeton, Miramar and El Granada. Also, in an effort to improve water service to the unincorporated communities of Montara and Moss Beach, the County recently formed County Service Area No. 12 to facilitate public acquisition of privately owned Citizen's Utility, which currently has difficulty providing adequate water service to the area. The County's ultimate goal is the transfer of responsibility for water service in Montara and Moss Beach to the Coastside County Water District. Until this is accomplished, water service may continue to be a constraint to further housing development in Montara and Moss Beach.

TABLE 14.14 UNDEVELOPED SMALL PARCELS WITHIN URBAN UNINCORPORATED AREAS¹
(FOOTNOTES FOLLOW THE TABLES)

LOCATION		DESCRIPTION		DEVELOPMENT CONSTRAINTS		
AREA	NUMBER OF SMALL PARCELS ²	EXISTING ZONING ³	NUMBER OF D.U.'S PERMITTED ⁴	SERVICE CONSTRAINTS ⁵		SEVERITY OF CONSTRAINT RATING ⁶
				SEWER	WATER	
BAYWOOD PARK	Neg.			A ¹⁴	A	--
BROADMOOR	Neg.			NA	NA	--
BURLINGAME HILLS	Neg.			A	A	--
COLMA	Neg.			L	A	--
COUNTRY CLUB PARK	Neg.			N	A	--
DEVONSHIRE ⁷	109	R-1/S-17	109	L	A	3
EMERALD LAKE HILLS	750	R-H/S-18/DR	450	A	A	1
HASSLER AREA	Neg.			N	A	--
HIGHLANDS	Neg.			A ¹⁴	A	--
KENSINGTON	Neg.			NA	NA	--
LADERA	Neg.			L	A	--
MENLO OAKS	Neg.			L	A	--

APPROXIMATE NUMBER OF SMALL PARCELS

Neg: Negligible

SERVICE CONSTRAINTS

A: Capacity and hook-ups available

L: Capacity and hook-ups available but limited

P: Capacity and hook-ups probably available within the next 5 years

N: Capacity and hook-ups probably not available within the next 5 years

NA: Not applicable since area is built out

SEVERITY OF CONSTRAINT RATING

1: No or minimal constraint

2: Moderate constraint

3: Moderately severe constraint

4: Severe constraint

TABLE 14.14 UNDEVELOPED SMALL PARCELS WITHIN URBAN UNINCORPORATED AREAS¹
(FOOTNOTES FOLLOW THE TABLES)

LOCATION		DESCRIPTION		DEVELOPMENT CONSTRAINTS		
AREA	NUMBER OF SMALL PARCELS ²	EXISTING ZONING ³	NUMBER OF D.U.'S PERMITTED ⁴	SERVICE CONSTRAINTS ⁵		SEVERITY OF CONSTRAINT RATING ⁶
				SEWER	WATER	
MOBILE HOME PARK	Neg.	Varies R-1/S-10	3,000	L	A	--
MONTARA-MOSS BEACH- EL GRANADA	3,000			L	L	2
NORTH FAIR OAKS	Neg.			L	A	--
PALOMAR PARK ⁷	35		35	N	A	4
SEQUOIA TRACT	Neg.			L	A	--
WEEKEND ACRES	Neg.			L	A	--
WEST MENLO PARK	Neg.			L	A	--
Total:	3,894		3,594			

APPROXIMATE NUMBER OF SMALL PARCELS

Neg: Negligible

SERVICE CONSTRAINTS

A: Capacity and hook-ups available

L: Capacity and hook-ups available but limited

P: Capacity and hook-ups probably available within the next 5 years

N: Capacity and hook-ups probably not available within the next 5 years

NA: Not applicable since area is built out

SEVERITY OF CONSTRAINT RATING

1: No or minimal constraint

2: Moderate constraint

3: Moderately severe constraint

4: Severe constraint

TABLE 14.15 UNDEVELOPED LARGE PARCELS WITHIN URBAN UNINCORPORATED AREAS¹

(FOOTNOTES FOLLOW THE TABLES)

LOCATION		DESCRIPTION			DEVELOPMENT CONSTRAINTS							
NUMBER ON FIGURE	PARCEL ⁸	APPROX. SIZE OF PARCEL ⁹ (ACRES)	EXISTING ZONING ³	NUMBER OF D.U.'S PERMITTED ¹⁰	SERVICE CONSTRAINTS ⁵		GEOLOGIC HAZARDS ¹¹			SLOPE CONSTRAINTS ¹²	CONFLICTS WITH RESOURCE PROTECTION ¹³	SEVERITY OF CONSTRAINT RATING ⁶
					SEWER	WATER	SEISMIC HAZARDS	SLOPE STABILITY & EROSION	FLOOD HAZARDS			
	<u>BAYWOOD PARK</u>											
BP-1	Ascension & Bel Aire	13.5	R-1/S-8	77	A ¹⁴	A				SLp		2
BP-2	Crystal Springs Road	60.5	RM	2-16	A ¹⁴	A		LSp	Dp	SLp	Nat, E	4
	Total:	74.0		79-93								
	<u>DEVONSHIRE⁷</u>											
D-1	Winding Way	20.5	R-E/S-10, R-1/S-7	98	N	A				SLp		4
D-2	Chesham Avenue	12.0	R-E/S-10, R-1/S-7	58	N	A	F			SLp		4
D-3	Oakley Avenue	5.0	R-1/S-7	29	N	A	F			SLp		4
D-4	Oakley Avenue	3.0	R-1/S-7	17	N	A	F			SL		4
D-5	Wingate Avenue	2.0	R-1/S-7	19	N	A				SL		4
D-6	Devonshire Boulevard	3.5	R-E/S-10	7	N	A		LSp		SL		4
D-7	Devonshire Boulevard	9.5	R-E/S-10	20	N	A				SL		4
D-8	Cranfield Avenue	12.0	R-1/S-7	105	N	A				SLp		4
	Total:	67.5		353								
	<u>EMERALD LAKE HILLS</u>											
ELH-1	Occidental Way	2.5	R-H/S-18/DR	1-9	A	A						1
ELH-2	Park Road	2.0	R-H/S-18/DR	1-6	A	A	F					3
ELH-3	Vista Drive	2.0	R-H/S-18/DR	1-6	A	A						1
	Total:	6.5		3-21								

SERVICE CONSTRAINTS

A: Capacity and hook-ups available
 L: Capacity and hook-ups available but limited
 P: Capacity and hook-ups probably available within the next 5 years
 N: Capacity and hook-ups probably not available within the next 5 years
 NA: Not applicable since area is built out

GEOLOGIC HAZARDS

Seismic Hazards

F: Any known or suspected faults located anywhere in the parcel
 Sp: Soil liquefaction potential variable or moderate in 1-49% of the parcel
 S: Soil liquefaction potential variable or moderate in 50% or more of the parcel

Slope Stability and Erosion

LSp: Any known or suspected landslides in 1-49% of the parcel
 LS: Any known or suspected landslides in 50% or more of the parcel

Flood Hazards

Rp: 1-49% of the parcel is subject to flooding from surface runoff
 R: 50% or more of the parcel is subject to flooding from surface runoff
 Dp: 1-49% of the parcel is subject to inundation from dam failure
 D: 50% or more of the parcel is subject to inundation from dam failure
 Tp: 1-49% of the parcel is subject to tsunamis and seiches
 T: 50% or more of the parcel is subject to tsunamis and seiches

SLOPE CONSTRAINTS

SLp: Slope is 30-49% in majority of parcel
 SL: Slope is 50% or greater in majority of parcel

CONFLICTS WITH RESOURCE PROTECTION

H: Historic sites
 Ar: Archeological sites
 E: Rare and endangered species
 Nat: Natural areas (areas with unique natural features)

SEVERITY OF CONSTRAINT RATING

1: No or minimal constraint
 2: Moderate constraint
 3: Moderately severe constraint
 4: Severe constraint

TABLE 14.15 UNDEVELOPED LARGE PARCELS WITHIN URBAN UNINCORPORATED AREAS¹

(FOOTNOTES FOLLOW THE TABLES)

LOCATION		DESCRIPTION			DEVELOPMENT CONSTRAINTS							
NUMBER ON FIGURE	PARCEL ⁸	APPROX. SIZE OF PARCEL ⁹ (ACRES)	EXISTING ZONING ³	NUMBER OF D.U.'S PERMITTED ¹⁰	SERVICE CONSTRAINTS ⁵		GEOLOGIC HAZARDS ¹¹			SLOPE CONSTRAINTS ¹²	CONFLICTS WITH RESOURCE PROTECTION ¹³	SEVERITY OF CONSTRAINT RATING ⁶
					SEWER	WATER	SEISMIC HAZARDS	SLOPE STABILITY & EROSION	FLOOD HAZARDS			
	<u>HASSLER AREA</u>											
HA-1	Hassler Home	291.0	R-E/S-11	58-291	N	A	F			SL		4
HA-2	Benedetti Lands	79.5	R-E/S-11	15-79	N	A	F			SLp		4
	Total:	370.5		73-370								
	<u>THE HIGHLANDS</u>											
HL-1	Polhemus Road	97.0	RM/R-E/SS-107	15	A ¹⁴	A				SLp		2
	Total:	97.0		15								
	<u>MENLO OAKS</u>											
MO-1	Arlington Way	4.0	R-1/S-10	8	L	A						1
	Total:	4.0		8								
	<u>MONTARA-MOSS BEACH- EL GRANADA</u>											
MM-1	South Moss Beach	12.5	R-3/S-5-A/DR	217	L	L						2
MM-2	Airport Street	34.5	R-1/S-13/DR	6	L	L	F,S		Rp,T		Ar,E	4
MM-3	Airport Street	12.5	MAR/DR	0	L	L	F,S		Rp,T		E	4
MM-4	Granada School Site	13.5	R-3/S-5-A/DR	238	L	L	S		Rp			3
MM-5	Bridgeport Drive	10.5	R-1/S-17/DR	90	L	L	F,S		R		Ar,E	4
	Total:	83.5		551								

SERVICE CONSTRAINTS

A: Capacity and hook-ups available
 L: Capacity and hook-ups available but limited
 P: Capacity and hook-ups probably available within the next 5 years
 N: Capacity and hook-ups probably not available within the next 5 years
 NA: Not applicable since area is built out

GEOLOGIC HAZARDS

Seismic Hazards

F: Any known or suspected faults located anywhere in the parcel
 Sp: Soil liquefaction potential variable or moderate in 1-49% of the parcel
 S: Soil liquefaction potential variable or moderate in 50% or more of the parcel

Slope Stability and Erosion

LSp: Any known or suspected landslides in 1-49% of the parcel
 LS: Any known or suspected landslides in 50% or more of the parcel

Flood Hazards

Rp: 1-49% of the parcel is subject to flooding from surface runoff
 R: 50% or more of the parcel is subject to flooding from surface runoff
 Dp: 1-49% of the parcel is subject to inundation from dam failure
 D: 50% or more of the parcel is subject to inundation from dam failure
 Tp: 1-49% of the parcel is subject to tsunamis and seiches
 T: 50% or more of the parcel is subject to tsunamis and seiches

SLOPE CONSTRAINTS

SLp: Slope is 30-49% in majority of parcel
 SL: Slope is 50% or greater in majority of parcel

CONFLICTS WITH RESOURCE PROTECTION

H: Historic sites
 Ar: Archeological sites
 E: Rare and endangered species
 Nat: Natural areas (areas with unique natural features)

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TABLE 14.15 UNDEVELOPED LARGE PARCELS WITHIN URBAN UNINCORPORATED AREAS¹

(FOOTNOTES FOLLOW THE TABLES)

LOCATION		DESCRIPTION			DEVELOPMENT CONSTRAINTS							
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					SEWER	WATER	SEISMIC HAZARDS	SLOPE STABILITY & EROSION	FLOOD HAZARDS			
	<u>PALOMAR PARK⁷</u>											
PP-1	Montalvo Road	4.0	R-1/S-10	8	N	A				SLp		4
PP-2	Palomar Drive	3.5	R-1/S-10	7	N	A				SLp		4
PP-3	Between Palomar Drive and Montalvo Road	2.5	R-1/S-10	5	N	A				SL		4
	Total:	10.0		20								
	<u>SAN BRUNO MOUNTAIN</u>											
SB-1	Crocker Avenue	9.0	A-1/S-10	0	L	A					E	2
	Total:	9.0		0								
	<u>STANFORD LANDS</u>											
SL-1	Guernsey Field	307.0	R-E/S-11	61-307	N	A	F					4
SL-2	SLAC	128.0	R-E/S-11	25-128	N	A	F		Dp			4
SL-3	Webb Ranch	284.5	R-E/S-11	56-284	N	A	F, Sp		Dp			4
SL-4	Jasper Ridge	946.0	R-E/S-11	189-945	N	A	F	LSp	Dp, Rp	SLp	H, Nat	4
	Total:	1,665.5		331- 1,664								
	Overall Total:	2,387.5		1,733- 3,095								

SERVICE CONSTRAINTS

A: Capacity and hook-ups available
 L: Capacity and hook-ups available but limited
 P: Capacity and hook-ups probably available within the next 5 years
 N: Capacity and hook-ups probably not available within the next 5 years
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SLOPE CONSTRAINTS

SLp: Slope is 30-49% in majority of parcel
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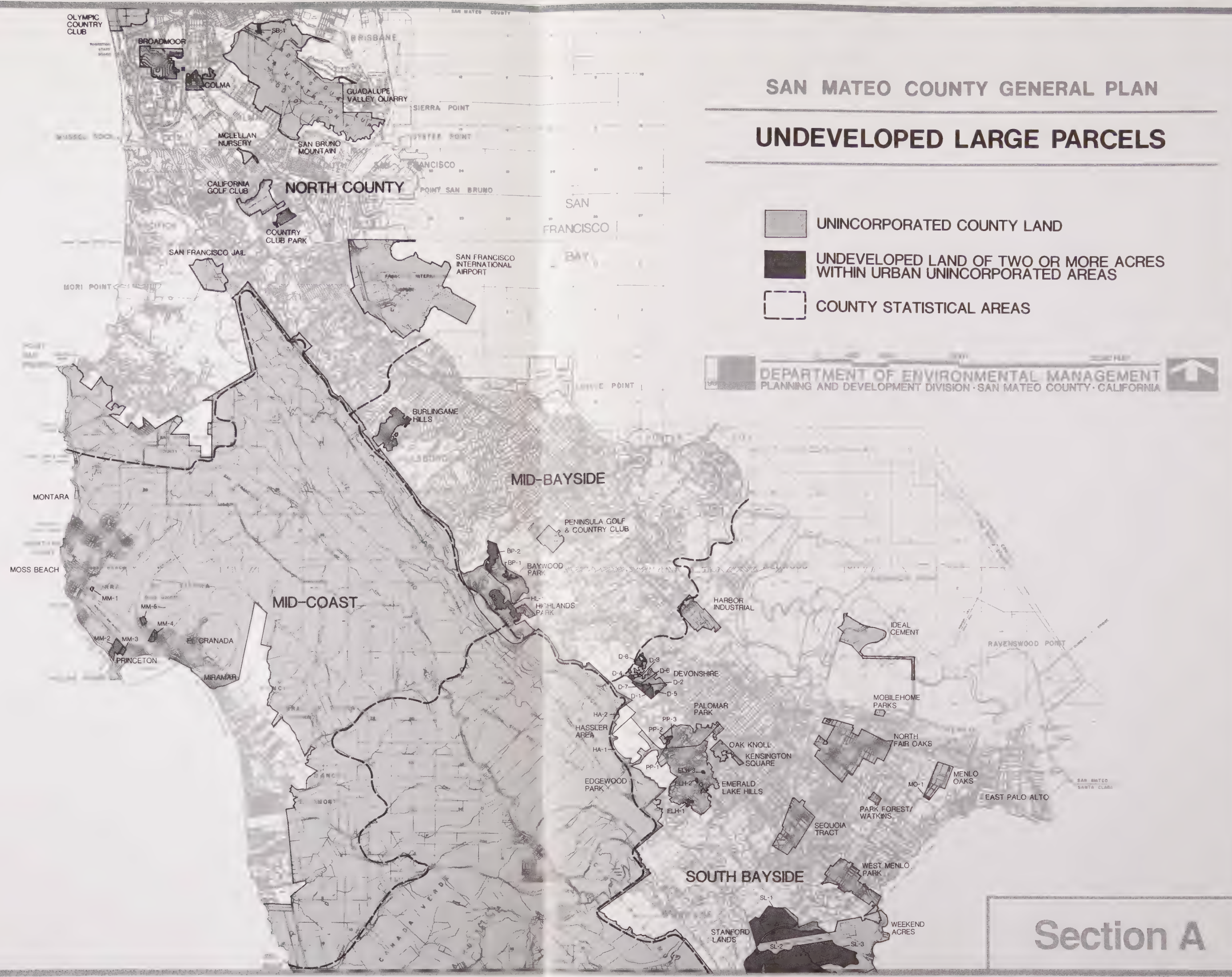
NOTES FOR TABLES 14.14 AND 14.15

UNDEVELOPED PARCELS WITHIN URBAN UNINCORPORATED AREAS

1. The area studied included: (a) all unincorporated lands east of Highway 280 except the developed industrial areas; (b) unincorporated lands west of Highway 280 that are within the urban boundary defined by the Local Coastal Plan (adopted 1980); and (c) Broadmoor, Ladera and the Stanford University lands. The remaining unincorporated lands west of Highway 280 were excluded due to the following factors which make intense residential development unlikely within the next five years: (a) lack of sewer and/ or water services; (b) long distance from employment centers; (c) limits on development within the San Francisco watershed; and/or (d) existing General Plan policies which limit development.
2. Small parcels are defined as parcels less than two acres in size that meet the minimum building site area requirements of the zoning. The approximate number of undeveloped small parcels in each area was obtained from: (a) area plans (listed in Footnote 9); (b) estimates based on the Real Estate Atlas of San Mateo County, Eighteenth Edition, 1981 (for Broadmoor, Colma, Country Club Park, Devonshire, McClellan Nursery, Palomar Park, Stanford Lands and Weekend Acres); or (c) estimates from aerial photographs in the Real Estate Atlas of San Mateo County, Seventeenth Edition, 1980 (for Burlingame Hills, the Highlands, Baywood Park, Kensington, Ladera, Menlo Oaks, Sequoia Tract, Mobile Home Parks and West Menlo Park). The actual number of undeveloped small parcels is probably lower due to development that has occurred after publication of the sources.
3. Existing zoning as of April 1990.
4. Assume one dwelling unit permitted per small parcel since most areas are zoned single family residential. This assumption may not be valid in some areas where higher densities permit more than one dwelling unit per parcel.
5. Sewer capacity is based on estimated average dry weather flows for residential areas. Sources for sewer and water service availability information include water and wastewater utilities, public works and planning departments.
6. Ratings (from "1" to "4") provide a rough indication of the "severity" of identified constraints on the residential development of a parcel within the next five years. A rating of "1" or "2" is assigned those constraints which could probably be overcome within a five-year time frame. A rating of "3" or "4" indicates a more severe level of constraint which would probably preclude development for at least five years. If only one constraint was identified for a parcel, that parcel was assigned the severity of constraint rating for that constraint. If multiple constraints were identified, the constraint with the highest

severity rating was assigned to the parcel. If two or more constraints of equal severity were identified, in most cases the parcel was assigned the next highest severity rating.

7. Lack of site access by existing paved roads is an additional constraint to development of many parcels (both large and small) in Devonshire and Palomar Park.
8. County Tax Assessor's parcel numbers for large undeveloped parcels are on file at the San Mateo County Planning Division offices.
9. Large parcels are defined as undeveloped parcels greater than or roughly equal to two acres in size, either separately or when adjacent parcels in common ownership are combined. Acreage figures have been rounded to the nearest .5 acre. Large parcels excluded from this study are: (a) parcels with any portion developed and in current use (two exceptions are the Stanford Lands Parcel SL-2 and the Hassler Area Parcel HA-1 which, although partially developed, have a large amount of undeveloped land remaining); (b) parcels developed as golf courses, country clubs, nurseries, greenhouses and horticulture (these areas are discussed in Section f. Under-Utilized Areas); (c) parcels within the San Francisco watershed; and (d) parcels or the portions of parcels designated as parks, open space, or agriculture in the following area plans: (1) San Mateo County General Plan Hearing Draft, 1984; (2) Emerald Lake Hills Community Plan, adopted 1979; (3) Local Coastal Plan, adopted 1980; (4) North Fair Oaks Community Plan, adopted 1979; and (5) General Plan Amendment for San Bruno Mountain, adopted 1976.
10. Approximate number of dwelling units permitted by zoning for large parcels is obtained by dividing parcel area by the minimum lot area per dwelling unit required by the zoning.
11. The Geologic Hazards are defined by the County's Geotechnical Hazards Synthesis Maps as prepared by Leighton and Associates Geotechnical Engineers and the San Mateo County Planning Department.
12. Slope estimated from United States Geological Survey topographic maps.
13. Conflicts with resource protection are based on information on file in the Environmental Review Section of the San Mateo County Planning Department.
14. The Baywood Park and Highlands areas are served by the Crystal Springs Sanitation District which uses capacity from the City of San Mateo Water Quality Control Plant. At present, the plant has used over 75 percent of its capacity and plans for expansion of the plant are underway.



SAN MATEO COUNTY GENERAL PLAN

UNDEVELOPED LARGE PARCELS

- UNINCORPORATED COUNTY LAND
- UNDEVELOPED LAND OF TWO OR MORE ACRES WITHIN URBAN UNINCORPORATED AREAS
- COUNTY STATISTICAL AREAS

DEPARTMENT OF ENVIRONMENTAL MANAGEMENT
PLANNING AND DEVELOPMENT DIVISION · SAN MATEO COUNTY · CALIFORNIA

Section A

PACIFIC
OCEAN

SOUTH COAST/SKYLINE

SAN GREGORIO

LA HONDA

LOS TRANCOS WOODS/
VISTA VERDE

LOMA MAR

PESCADERO

PIGEON
POINT

FRANKLIN POINT

NUEVO POIN

LADERA

SL-4

SANTA CLARA
COUNTY

SANTA CRUZ
COUNTY

Section B

b. Summary of Geologic Hazard and Slope Constraints

Many vacant parcels in urban unincorporated areas have remained undeveloped because significant geologic hazards or slope constraints are associated with these lands. As indicated on Table 14.15, faulting, steep slopes and landslides are prevalent, particularly in hillside areas such as Baywood Park, Devonshire, the Hassler Area, and Stanford Lands.

c. Summary of Development Constraints

Tables 14.14 and 14.15 indicate that many parcels have moderate to severe development constraints. Many of these constraints could be overcome if substantial investments were made, such as the extension of urban services. If housing is developed on these sites, it is likely to be expensive as a result of the high costs incurred to overcome development constraints.

d. Available Small Parcels

The two urban unincorporated areas that still have significant potential for new residential development on small parcels are Montara-Moss Beach-El Granada (3,000 units; limited to 125 per year by the LCP) and Emerald Lake Hills (450 units; limited to 55 per year by the RH District Zoning Regulations). Two other areas, Devonshire and Palomar Park, also have some potential for future development. However, the moderately severe, and in some cases severe service constraints in these areas will likely prevent any significant construction within the next five years.

e. Available Large Parcels

As with development on small parcels, the greatest potential for residential development on large parcels exists in Emerald Lake Hills and in the Mid-Coast. In Emerald Lake Hills, since the last parcel inventory update in 1987, four large parcels previously included in the inventory have been subdivided to accommodate 27 additional housing units. That leaves three existing undeveloped parcels on which about 20 units could be developed under current regulations. Other large parcels on the Bayside which have no or minor constraints are located in the following areas: Baywood Park (33 units), Menlo Oaks (8 units), and a parcel currently zoned for agriculture near San Bruno Mountain (potentially 47 units).

In the Mid-Coast, over 500 units could be developed on existing undeveloped large parcels, but the service constraints on the Coastside may continue to hamper the development of large projects within the next five years. Since the 1987 inventory was completed, just one of the large parcels that was listed in the inventory has been approved for development; a 148-unit development (Farallon Vista), with 52 units of affordable housing, has been approved for an 11-acre site in Moss Beach. However, as discussed previously

under "Housing Supply Trends," lack of water adequate to serve the development has put a temporary hold on construction. Plans to construct a well to serve the site are pending, awaiting the completion of a study of its effects on nearby Pillar Point Marsh. Depending on the outcome of the study, the project should be able to go forward within the next five years. Although other large Coast-side parcels in the inventory have the potential for significant residential development, as indicated in Table 14.15, they too face moderately severe or severe constraints which may be difficult to overcome within the five-year time frame.

f. Under-Utilized Areas

Several Bayside urban unincorporated areas are under-utilized and have the potential to accommodate a more intensive level of development. Since the previous Housing Chapter was adopted in 1987, one such area, the Horgan Ranch floriculture operation (12 acres), has been annexed into Redwood City and subsequently developed. Another remaining floriculture operation, McClellan Nursery (30 acres), as well as a portion of the Buck Estate (4.5 acres), could be considered to be under-utilized since both are located in areas which have been developed to higher densities and more intense uses. Both sites are near employment centers and major transportation corridors, presenting an opportunity for higher density residential uses.

Portions of Colma, the Sequoia Tract and North Fair Oaks also have the potential to accommodate a more intensive level of development. Each of these unincorporated areas include older commercial districts which typically accommodate only small businesses at street level. In such districts, higher density residential uses could be mixed with the existing commercial uses, creating housing conveniently located near transportation, employment and shopping areas. This potential has been recognized in the Colma Area Plan adopted in January, 1989, which calls for high density residential (17.5-87.0 dwelling units/acre) and mixed commercial/residential uses to be located near the future BART Station site. The potential for higher density residential and mixed uses in other areas will be explored further during the implementation of Housing Chapter policies and future preparation of area plans.

g. Development Potential in Rural Areas

The Skyline and South Coast areas of the County were excluded from the detailed survey because one or more of the following constraints on residential development exists: (1) sewer and/or water facilities required to support significant residential development are lacking and cannot be supplied in the foreseeable future, (2) the area is far from employment and urban service centers and access is poor, (3) parcels are subject to stringent zoning and development controls because of terrain, geology, or the need to protect uses such as agriculture and forestry, and (4) parcels are used for watersheds, beaches, and parklands.

Although the Skyline and South Coast areas of the County were excluded from the inventory of undeveloped lands, they offer opportunities for lower density residential development. Outside the Coastal Zone, existing zoning generally allows density to accrue at one density credit for each 5 to 40-acre parcel. Within the Coastal Zone, density is allowed to accrue at one density credit for each 40 to 160 acres. Based on these density levels, approximately 1,600 additional units may be developed in the Skyline Area and approximately 2,250 additional units are planned for the South Coast area. In the South Coast, the Local Coastal Program (LCP) limits the total number of residential building permits to 33 (1 to 9 per watershed) in any given year. This is to insure that South Coast residential buildout proceeds at an even rate and does not overburden coastal resources or public services. Exemptions from the permit limit are available for affordable housing or farm labor housing. Exemptions are also available for large scale projects on a case-by-case basis, provided that the cumulative impact(s) of the proposed development and any other development in the relevant watershed(s) will not adversely affect coastal resources.

Development of these predominantly rural areas at significantly higher densities is not practical, since basic services such as water, roads and sewage disposal are lacking, and because there are conflicts with resource protection. In addition, the South Coast and Skyline areas are remote from major transportation corridors as well as regional employment centers which generate the County's greatest need for housing. Housing development in rural coastal areas is further limited by State Coastal Act priorities. Examples of these priorities are reflected in the Coastal Commission's 1986 denial of the County's request to allow up to 77 second dwelling units in rural coastal zoning districts. Specifically, the County's request was denied on the grounds that the addition of 77 second dwelling units on 77,000 rural acres would be inconsistent with Coastal Act requirements to: (1) concentrate development in urban areas, (2) protect habitats and limit development on hazardous lands, (3) protect scenic resources, and (4) protect agricultural resources. Additionally, the Coastal Commission objected that the County's proposal would add to the base buildout of rural areas.

h. Development Potential from Second Dwelling Units

In addition to the development potential on vacant and underutilized parcels, the County's second unit program provides opportunities for a substantial amount of infill development on single family lots. The County's program allows a total of 1,674 second units to be developed or legalized in the Residential Estates (R-E), One-Family Residential (R-1), Residential Hillside (RH), Resource Management (RM), and Timberland Preserve (TPZ) Zoning Districts outside the Coastal Zone and the One-Family Residential (R-1) Zoning District within the Coastal Zone. To date, 142 new or legalized second units

have been authorized by permit in the above districts; that leaves room for an additional 1,532 second units within these unincorporated areas of the County.

G. HOUSING NEEDS

1. Local Needs

a. Affordability

(1) Definition

Affordability is measured by the ratio of a household's housing payments to its gross income. According to State law, a lower-income household that pays more than 25 percent of its income for housing is living in unaffordable housing. In other words, that household is "overpaying" for housing. California's definition of "overpaying" is more sensitive to the question of affordability than the federal government's; the federal threshold to define "overpaying" is 30 percent or more of income spent on housing.

(2) Existing Affordability of Ownership Housing

The 1980 Census provides an estimate of the number of lower income owner households in unincorporated areas of San Mateo County which were "overpaying" for housing in that year. If "lower income" households are defined as those with income levels of 80 percent or less of the 1979 median household income for San Mateo County (median household income was \$23,172; lower income limit was \$18,538), and "overpaying" households are defined as lower income households reporting monthly housing costs of 25 percent or more of income, then 1,348 owner households in the unincorporated areas were overpaying in 1980. This amounts to 10 percent of all owner households. In addition, three-fourths of the overpaying owner households (1,025 households) had a severe overpayment problem, in that 35 percent or more of their income was devoted to housing costs.¹³

Assuming that the situation for most owner households has not changed substantially since 1980, it can be said that affordability of housing is a significant problem for approximately 10 percent of owner households in the unincorporated area. For those homeowners who purchased their homes prior to the extreme escalation of home prices and financing costs in the 1970's, homes in San Mateo County are very "affordable" for their owners, and have proven to be good investments as well. The 1980 Census indicates that 45 percent of San Mateo County owners had owned their units for 20 years or more, and almost two-thirds had owned them for ten years or more.¹⁴ Although some of these owners may have refinanced their properties, it

is likely that most now have relatively low mortgage payments or else their unit has been fully amortized.

The situation may be very different for more recent purchasers of homes in the County. While it is difficult to get detailed information on the characteristics of local home buyers, there can be no doubt that a substantial proportion of the housing which is sold in San Mateo County is acquired by owners who "trade up" from other units they previously owned. Despite the recent moderation of mortgage interest rates and the leveling off of sales prices within the first half of 1990, incomes have not kept pace with home values.¹⁵ Homeownership remains virtually unaffordable for most households desiring to enter the housing market for the first time in San Mateo County.

For example, a household with the estimated median household income for the County (\$37,075) would only be able to afford a \$132,022 home, based on ability to qualify for a 30-year mortgage at 10 percent interest, with a 20 percent down payment. This is clearly well below the price of the vast majority of homes available for sale in the County. To be able to afford the estimated median value home in the County (\$322,300), an annual household income of over \$90,509 would be required to qualify for a 30-year mortgage at 10 percent interest, again assuming a 20 percent down payment. Few renters and less than one-half of the present homeowners in the County have incomes that would qualify them to purchase such a unit. Historically, renting was considered a temporary expedient until homeownership could be achieved. Nowadays, an increasing number of families must accept renting as a permanent situation.

(3) Existing Affordability of Rental Housing

Census data indicate that in 1980, 1,920 lower income renter households in the unincorporated areas were overpaying. (Lower income is defined as 80 percent or less of the County's median household income; overpaying is defined as monthly expenditures for gross rent of 25 percent or more of household income.) By this definition, 40 percent of all renter households in the unincorporated areas were overpaying. In addition, 70 percent of these overpaying renter households (1,344 households) appear to have severe overpayment problems, in that 35 percent or more of their monthly household income was devoted to payment of gross rent.¹⁶

Since ownership housing is generally unaffordable for lower and moderate income households living in San Mateo County, the only possible alternative for these households, short of leaving the area, is affordable rental housing of the type which can provide lower income households with an assurance of continuing affordability. In view of the 103 percent increase in Bay Area

average rent levels since 1980, and perhaps steeper increases in some areas of the Peninsula, rent-to-income ratios derived from 1980 Census data are undoubtedly very conservative.

(4) Trends and Projections

Affordability of housing, both owner and rental, will continue to be a serious problem for many County residents through 1995 and probably beyond. Some of the reasons for this include: (1) the pressure on the housing supply from continued economic expansion (creation of new jobs) in the Bay Area; (2) the high cost of construction and land (especially the latter), and (3) the high cost of financing and limited public subsidies for housing now and in the foreseeable future. These factors induce developers to construct high cost single family, for-sale housing instead of lower cost, high density rental housing. The few rental units that are being constructed tend to be expensive and unavailable to households with the greatest needs.

Although interest rates have been relatively stable over the last five years and housing prices seem to be stabilizing in late 1989 and early 1990, ownership housing in San Mateo County continues to be unaffordable to lower and moderate income families. As a consequence, it is likely that an increasing number of families are being driven from the ownership market, only to find themselves competing for suitable rental units. Without significant increases in rental vacancy rates, the prospect is for an escalation in rent levels in relation to incomes for at least several years ahead.

b. Overcrowding

(1) Definition

Housing units are considered "overcrowded" when there is more than one person per room. Not counted as rooms are bathrooms, porches, balconies, foyers, halls, utility rooms, unfinished attics, basements and other spaces used for storage.

(2) Existing Overcrowding

In the 1980 Census, 5.8 percent of all housing units in unincorporated areas were found to be overcrowded (slightly higher than the 5.0 percent Countywide rate). As shown in Table 14.12, there was a very large range in the overcrowding rate among various unincorporated communities, from a high of 17.5 percent in North Fair Oaks to only 0.5 percent in Burlingame Hills. Generally, overcrowding is most common in low-to-moderate income areas such as North Fair Oaks and in the rural south Coastsides.

(3) Trends and Projections

It is likely that the overcrowding rate has increased somewhat since the 1980 Census figures were compiled, as evidenced by the leveling off of the decline in average household size and the surge in home prices and average rents in recent years. Although there is little direct evidence, it is likely that "doubling up" is becoming more pervasive in low and moderate income areas where affordability problems are most severe.

c. Substandard Conditions

(1) Definition

Substandard housing units are dwellings which fail to meet minimum standards for health and safety, and therefore require rehabilitation or replacement to make them suitable for habitation.

(2) Existing Needs

In all but a few unincorporated communities, a very high percentage of the housing stock is in good condition. With escalating housing values and the generally held perception of housing as an investment to be preserved and enhanced, maintenance and improvement of the housing stock is carried out by those householders who can afford it. Some measure of the effort devoted to maintenance and enhancement of the existing stock is contained in building permit valuations for the unincorporated areas. For example, in 1989 the valuation of residential alterations and additions authorized by permit was almost 18 million dollars, compared with 39 million dollars expended for the construction of new units.¹⁷

The County Division of Housing and Community Development has designated the North Fair Oaks unincorporated community as a rehabilitation "target area." HCD estimates that 70 percent of the housing units in North Fair Oaks need repair and 5 percent may need replacement. Similarly, in Broadmoor it is estimated that 71 percent of the housing units need repair and 0.5 percent may need replacement. HCD also estimates that 5 to 10 percent of the pre-1950 homes in West Menlo Park, Emerald Lake Hills and the Sequoia Tract need substantial repair.¹⁸ The high market value of units in these areas make extensive repairs feasible.

(3) Trends and Projections

As the housing stock ages, maintenance and replacement costs will tend to rise. Table 14.16 shows the number of units now over 35 years old in the "mature" major unincorporated communities. These statistics should not be interpreted as indicators of existing or incipient problems with the condition of housing in all of these communities. Rather, they should be considered as indicating areas to be monitored for signs of deterioration as the existing housing stock continues to age. Generally, in above-moderate income communities, the housing stock will continue to be maintained with few exceptions. Special attention could be focused on areas with concentrations of low and moderate income households and older housing units, where homeowners or landowners are more likely to need assistance in maintaining their housing units.

d. Elderly

(1) Existing Needs

Housing needs of the elderly are difficult to define. The population age of 65 and over is large and extremely diverse: Some seniors are employed, others are retired or semi-retired; some are wealthy, others are poor or have marginal incomes; some live in single family homes, others live in modest rental units, retirement homes, or subsidized housing; some are in excellent health, others are handicapped and in poor health. Some prefer to live alone but are forced to live in group quarters; others would enjoy companionship but must live alone. Some, but not all elderly households are experiencing problems in finding housing that meets their needs and is affordable.

Countywide, about two-thirds of the households with seniors (age 65 and over) own their units and one-third are renters.¹⁹ Some owners and numerous renters, particularly those with modest fixed incomes that have not kept pace with rising costs, may have problems finding or maintaining affordable housing. As a group, seniors who own homes are in a better position than renters to cope with rising costs. The majority of senior homeowners have occupied their residence for 20 years or more and have accrued considerable equity.²⁰ However, some owners have insufficient liquid assets to cover high maintenance costs, utility bills, taxes and other ownership expenses which must be met. These problems become acute if, for example, health deteriorates or a wage-earning spouse dies.

TABLE 14.16

AGE OF HOUSING STOCK
SELECTED MAJOR UNINCORPORATED AREAS
1980

AREA	<u>HOUSING UNITS BUILT BEFORE 1950</u>	
	Number	Percent of All Units
Broadmoor	882	64
Emerald Lake Hills	663	51
North Fair Oaks	1,710	46
Sequoia Tract	524	36
West Menlo Park	666	38
Mid-Coast Statistical Area	656	21
South Coast-Skyline Statistical Area	964	46

Source: 1980 Census.

Many seniors who rent and who are on fixed incomes have severe problems with housing affordability in San Mateo County. In recent years, rents have escalated much more rapidly than incomes of renters, forcing many seniors to exchange rental units which they had occupied for many years for less satisfactory quarters, or to leave the area entirely. The 1980 Census found that about half of the elderly renters in the County had occupied their units for more than five years. In view of the post-1980 rent increases, it is likely that the percentage is much lower today and that displacement of elderly renters is a major problem.

Suitability of housing available to the elderly is also a problem for many senior households. Countywide, two-thirds of the housing units occupied by seniors (age 65 and over) are single family homes.²¹ However, senior households are usually small. Countywide in 1980, about one-third of households with seniors consisted of one person living alone, a percentage reflected in many major unincorporated communities such as North Fair Oaks, the Sequoia Tract, and the Mid-Coast (see Table 14.17).

While many seniors who live alone reside in small apartment units, others who live alone or with only one other person occupy single family dwellings large enough to accommodate families with children. These units are not put on the market for purchase by younger and larger families who might wish to live in the community. Thus, it could be said that some seniors are "overhoused" if they are living in dwellings which provide desired privacy but are larger and more expensive to maintain than they can afford or would prefer to occupy.

There are at least two types of disincentives for seniors to vacate oversized units: (1) a well-founded fear of Proposition 13 mandated property tax increases on newly-acquired smaller units over the "frozen" rates paid on existing units, and (2) a shortage of affordable housing on the market suitable for the wide variety of lifestyles which stem from the diverse and changing needs of the senior population. The most pressing existing need is for more affordable rental units in a variety of sizes and types which are located and equipped to meet the needs of seniors, and for suitable alternatives to single family homes now occupied by small senior households.

(2) Trends and Projections

The elderly population of the County is growing rapidly and will continue to grow for many years. In 1980, the population 65 and over was 10.6 percent of the population; in 1990, it is approximately 12 percent and will increase to about 12.4 percent by 1995.²² With improved health care, the number of very old (75 and over) will increase. Existing needs for afford-

TABLE 14.17

HOUSEHOLDS WITH SENIORS, BY TYPE OF HOUSEHOLD
SAN MATEO COUNTY AND UNINCORPORATED AREAS
1980 BY 1990 BOUNDARIES

AREA	HOUSEHOLDS WITH 1 OR MORE PERSONS AGE 65+			Total
	1-Person Household	Family Household ¹ 2 Or More Persons	Non-Family Household 2 Or More Persons	
SAN MATEO COUNTY	15,913	27,825	1,198	44,936
TOTAL UNINCORPORATED AREAS	840	2,788	94	3,722
North County Statistical Area	97	262	14	373
Broadmoor	51	198	9	258
Other (Unincorporated)	46	64	5	115
Mid-Bayside Statistical Area	39	218	2	259
Burlingame Hills	20	81	1	102
Baywood Park	9	83	0	92
Highlands	10	54	1	65
Other (Unincorporated)	--	--	--	--
South Bayside Statistical Area	580	1,221	59	1,860
Emerald Lake Hills	68	170	4	242
North Fair Oaks	215	390	33	638
Sequoia Tract	109	222	3	334
West Menlo Park	93	208	7	308
Ladera	4	62	4	70
Other (Unincorporated)	91	169	8	268
Mid-Coast Statistical Area	46	93	4	143
Montara, Moss Beach, El Granada, Princeton, Miramar	44	87	4	135
Other (Unincorporated)	2	6	0	8
South Coast/Skyline Statistical Area	78	154	15	247
Skyline Communities, Vista Verde, La Honda, and Adjacent Rural Areas	40	79	8	126
Pescadero, San Gregorio, Loma Mar, and Adjacent Rural Areas	38	75	8	121

Source: 1980 Census. Adjustments for annexations by San Mateo County Planning Division.

Note: 1. "Family Household"--Two or more persons related by blood, marriage, or adoption.

able and appropriate housing for the County's growing senior population will be magnified as time passes. The need for small affordable rental units, preferably located in familiar communities convenient to transportation and services, will grow. As the very old population grows, there will be an increasing demand for coordinating the housing and health care needs of this group. Thus, both the amount and the variety of housing for all segments of the senior population should be increased.

e. Disabled

(1) Existing Needs

Many people with physical, developmental and mental disabilities have special housing needs which must be met if they are to lead full and effective lives. However, it is difficult to make an accurate assessment of these needs. The type and severity of disability affects housing requirements. There is also considerable overlap between the disabled population and other groups with unmet housing needs, for example the elderly and lower-income populations.

Based on State Department of Rehabilitation estimates, perhaps 0.3 percent of the total population suffers from disabilities which affect their housing requirements to a significant degree. These special requirements may be locational (e.g., the need to live close to medical facilities, transportation, or other services); they may be related to the form of household (e.g., congregate living arrangements, family housing, institutional care); or they may indicate the need for special design features in existing or planned "conventional" housing (e.g., the provision of extra-wide doors, ramps, elevators, handrails).

The San Mateo County Housing and Community Development Division and the County Coordinating Council on Developmental Disabilities estimate that 0.3 percent of the population provides a conservatively low approximation of the unmet housing need of the disabled. On this basis, approximately 1,900 handicapped persons Countywide and 170 living in unincorporated communities have immediate unmet housing needs.

(2) Trends and Projections

Except for the senior population, the total number of disabled individuals in the population of the County and unincorporated communities is not likely to increase substantially by 1995. However, their unmet housing needs may increase if public funding is reduced and general housing costs continue to rise at a rapid rate.

f. Large Families

(1) Existing Needs

According to the 1980 Census, 2,200 households in the unincorporated areas could be defined as "large families" (5 or more persons), about 16 percent of all households. In most communities, the number and percent of large families was small. However, in North Fair Oaks, a community of below average income with a large Spanish origin population, the 1980 Census found 584 large families, comprising 16 percent of all households. Of this number, 349 (60 percent) lived in rental units. The suitability of these units for large families cannot be easily ascertained. It is clear, however, that many of these families require large, affordable rental units and that such units are in short supply.

(2) Trends and Projections

With lower birth rates and generally declining household sizes, there appears to be little prospect of a gain in large families. However, this trend could be countered in some areas which receive immigrants from cultures where large families predominate. Affordable housing for large families of moderate incomes and below is and will remain in short supply.

g. Single-Parent Families

(1) Existing Needs

Both Countywide and in the unincorporated communities, the 1980 Census data indicates that about 7 percent of all households consist of single-parent families (see Table 14.5). There were 16,000 single-parent households in the County and 1,300 in unincorporated areas. There is some variation in the percentage of single-parent households in the unincorporated communities. The community with the highest percentage (10 percent), with 374 single-parent families, is North Fair Oaks.

In 1980, the Census found that 26 percent of single-parent households in the County were below the official poverty level. It is likely that most of these families have difficulty finding suitable and affordable housing. The task is made even more difficult by the need to coordinate housing arrangements with arrangements for education and employment, child care and other family needs.

(2) Trends and Projections

Nationally and locally, there are indications that the number of single-parent families is rising. These families have special needs, not only for affordable rental housing, but also frequently for child care facilities, employment assistance and other services.

h. Farm Workers

(1) Existing Needs

The County's Cooperative Extension Farm Advisor estimates that the agricultural industry in the rural Coastsides area of the County employs 1,700 to 2,000 year-round workers and 300 to 800 seasonal workers.²³ About half of these are indoor workers (primarily in floricultural greenhouse operations) and the other half are field workers; 1980 Census data indicate that 80 to 85 percent of the County's agricultural labor force lives in the coastal areas. Farm labor wages are generally in the lower income categories, so rental housing is generally the only option for these workers; it is likely that many of these households spend over half their income on housing.

There are no recent definitive studies of farm labor housing needs on the Coastsides. However, a 1973 County study found that substantial numbers of both single workers and families were living in overcrowded conditions and substandard units and the Farm Advisor believes that these conditions still prevail.²⁴ All indicators point to a substantial need for additional affordable and suitable housing for agricultural workers on the Coastsides. The Housing Background Report, prepared in connection with the County's Local Coastal Program, estimates that 315-400 housing units are required to fulfill the unmet housing needs of Coastsides agricultural workers.²⁵ Since there appears to be a large amount of labor turnover, clearly the greatest need is for affordable rental housing for both single workers and families. More recently, the Agricultural Economic Viability Project found a need for housing to keep the labor supply constant, particularly for floriculture, which is relatively labor intensive.²⁶

(2) Trends and Projections

Agricultural activity on the Coastsides is not likely to expand dramatically by 1995. In fact, ABAG projects a modest decline in agricultural employment.²⁷ Expansion, if it occurs, is likely to be in floriculture.²⁸ Since the agricultural economy is subject to market trends and other factors that are difficult to predict, close monitoring of housing needs of agricultural workers is required.

i. Minorities

(1) Existing Needs

Within unincorporated areas, the Spanish origin population is the most significant minority group (see Table 14.3). The largest concentrations of Spanish origin households are in the Broadmoor and in the North Fair Oaks communities. These communities also have the largest supplies of housing affordable by low and moderate income families. The expansion of housing opportunities for minorities hinges on increasing the supply of affordable housing in all areas of the County, as well as enforcing laws barring discriminatory practices which are frequently aimed at minority households.

(2) Trends and Projections

Although it will not be known definitively until the results of the 1990 Census are available, indications are that minority populations, particularly Asian and Hispanic groups, have increased over the last decade.²⁹ There is some evidence that this is true in the North County area, in part due to displacement from San Francisco as the inventory of affordable housing in that city declines.³⁰ As more minority members are integrated into the mainstream, the minority population may become more widely dispersed throughout other areas of the County. Continued enforcement of laws designed to prevent discriminatory practices in the sale and rental of housing will be required to ensure minorities fair access to the housing markets.

j. Homeless

(1) Existing Needs

The most comprehensive study done to date on the magnitude of the homeless population in San Mateo County was conducted in 1986 by the County Department of Community Services.³¹ The Department surveyed 29 social service agencies that deal with the homeless in order to estimate the total number of homeless per year in the County. The study concluded that there were about 5,000 to 6,000 homeless persons in the County. Of this population, about 60 percent or 3,000 to 3,600 persons belonged to a family group with children and 2,000 to 2,400 persons were single individuals.

(a) Homeless Families and Youths

Information available from the 1986 Survey on the Homeless, cited above, indicates that families with children comprise the largest sub-group of the County's homeless population. More recently (1987-88), data on the

characteristics of homeless families has been collected by the three transitional housing shelters in the County that serve homeless families with children. These statistics indicate that homeless families are primarily minority (70 percent), rely on public assistance (50-70 percent) and tend to be larger than the average household (3.5 persons).³² A common problem for homeless families is that the head of the family may lack the job skills necessary to qualify for a job that pays enough to support the family, especially given the high cost of housing in the County. Longer-term transitional housing, along with job training are needed by many of these homeless parents. Those who do have satisfactory job skills or work experience often suffer from medical conditions or other problems that limit their ability to work; these parents also require special medical care or counseling. The children of these families also need an array of services, including proper nutrition, health care, education, counseling and most importantly, a stable living environment.³³

Victims of domestic violence, usually women with children, are an important segment of homeless families. These families have unique needs, such as a constant need for security precautions and involvement with either the civil or criminal justice system. They also need legal assistance, a confidential and secure shelter location, specialized counseling, a greater level of assistance with child care and job training, and long-term (2-3 years), affordable transitional housing.³⁴

There are 200 to 300 homeless youth between the ages of twelve and seventeen in the County according to the 1986 Survey of the Homeless. The most pressing problem for these teens is the lack of shelter space; most existing shelters in the County will not accept youth under 18 who are not with their families. In addition, such youths need many additional services including proper nutrition, health care, counseling and education.³⁵

(b) Homeless Single Adults

As mentioned, the 1986 Survey on the Homeless estimated there were approximately 2,000 to 2,400 single, homeless adults per year in San Mateo County. More recent information about the numbers of single, homeless adults, their characteristics and needs comes from data collected during 1987-88 and 1988-89 about the users of the County's temporary winter shelter.³⁶ During the time the shelter was open each year, from about mid-December through January, a total of 440 (1987-88) and 457 (1988-89) single adults were served. Generally, the single homeless are

male and of normal working age, but are currently unemployed with no income. Only about 15 percent currently receive public assistance benefits. A large proportion (32 percent) are veterans, and over two-thirds identified San Mateo County as their previous residence before becoming homeless. Mental illness, drug and alcohol problems, medical conditions and disabilities, although present, do not appear to be as prevalent in San Mateo County as national studies on the single homeless would suggest.

Still, there are many sub-groups of the single adult homeless population, all with slightly different requirements for assistance. For example, homeless veterans primarily require medical and psychiatric care, social and vocational counseling and treatment for substance abuse. More affordable housing in group homes throughout the community are needed for the handicapped homeless. The mentally disabled are in need of transitional housing when first de-institutionalized, then housing in group homes or affordable, long-term independent apartments. Meanwhile, homeless adults with substance abuse problems primarily require longer-term transitional housing with job counseling and other support services.³⁷

(2) Trends and Projections

For almost all of these sub-groups of the homeless population in San Mateo County, data collected by shelters and other care providers have revealed increases in the number of people served each year during the last few years. For example, the County Social Services Department caseload for homeless General Assistance grants (grants made to persons with no fixed address) has steadily increased since the program was initiated in December, 1986.³⁸ Cutbacks in federal programs, state policies concerning the return to the community of mentally disturbed individuals, an economic recession with rising unemployment rates and increasing costs of rental housing--any of these factors could combine to exacerbate the problem of homelessness in the next several years. The problem must continue to be studied and addressed in a coordinated manner by all levels of government.

k. Need Due to Potential Loss of Subsidized Housing Units

(1) Existing Needs

Section 65583 of the State Government Code requires an analysis of existing assisted housing developments that are eligible to change to market-rate housing or other uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of use restrictions. As Table 14.18

shows, there are 3,323 assisted affordable housing units in the County as of April 1990. Fifty-three of these affordable units are located in the unincorporated area. Table 14.18 also identifies the assisted housing developments eligible to change to market-rate units or other uses by the year 2005, based on the earliest possible date of subsidy termination. None of the developments within the unincorporated area fall into this category. However, there are 20 developments containing 1,977 subsidized/affordable units in other parts of the County that are at risk of converting to market-rate units within the next 15 years as the public subsidies they receive terminate. Eleven of these developments (1,124 units) are owned by non-profit organizations, which means the risk that these units will be converted to market-rate units is slightly less than for the nine developments (853 units) owned for profit.

(2) Trends and Projections

The potential loss of affordable units due to termination of public subsidies will continue to be a concern in the future, as the owners of many older assisted developments become eligible to charge market-rate rents for units that were previously affordable. Since the production of new affordable housing units is a formidable undertaking, it is essential that steps be taken to preserve these existing affordable units for low and moderate income households. The cost to preserve these units must be estimated and potential funding sources identified and targeted to those units most immediately at risk.

1. Summary of Local Needs

Table 14.19 summarizes the foregoing discussion of local housing needs.

2. Local Share of Regional Housing Need

a. Requirements for Consideration of Need

State legislation enacted in 1980 (Chapter 1143, Statutes of 1980; AB 2853) requires the Association of Bay Area Governments (ABAG) to determine the existing and projected housing needs for the nine-county Bay Area. ABAG is also required to determine each county's and each city's share of the regional need for housing at all income levels within the area significantly affected by the jurisdiction's general plan. In preparing its estimates, ABAG must take into account six factors: market demand for housing, employment opportunities, availability of suitable sites and public facilities, commuting patterns, type and tenure of housing, and housing needs of farm workers. Also, in distributing regional housing needs, ABAG must "seek to avoid further impaction of localities with relatively high proportions of lower income households." Following a review

TABLE 14.18

SAN MATEO COUNTY ASSISTED HOUSING FOR
LOW/MODERATE INCOME HOUSEHOLDS
APRIL 1990

Project Name	Number of Units	Affordable Units	Type of Units	Family Type ¹	Rent Aid (earliest date of subsidy termination)	Finance Aid (earliest date of subsidy termination)	Owner Type ²
1. Amberwood Apartments ³ 205 Cerro Drive Daly City, CA 94015 992-3801	123	123	1 Bdrm	E, H	Sec. 8 Subsidy (21 May 94)	Sec. 221(d)(4)	P
2. Beech Court Beech Street East Palo Alto, CA 94303 (under development)	52	15	3-4 Bdrms	F	---	County Land Contribution	P
3. Berkshire Ave. Group Home ⁴ 40 Berkshire Avenue Redwood City, CA 94063 593-2516	6	6	Group Home	H	Sec. 8 Cert.	County CDBG Deferred Loan	NP
4. Bonnie Brae 2400 Carlmont Drive Belmont, CA 94002 593-1818	164	164	Studio, 1 Bdrm	E, H	None	Sec. 202, Sec. 236	NP
5. Casa de Redwood ³ 1280 Veterans Boulevard Redwood City, CA 94063 369-4819	134	134	Studio, 1 Bdrm	E, H	Sec. 8 Subsidy (11 Oct. 92)	Sec. 202, Sec. 236	NP
6. Casa Pacifica ³ 1060 Terra Nova Pacifica, CA 94044 359-6127	101	101	1 Bdrm	E, H	Sec. 8 Subsidy (13 Jan. 93)	Sec. 221(d)(3)	P
7. Cassia St. Group Home 420 Cassia Street Redwood City, CA 94063 365-7043	14	14	Group Home	H	None	County CDBG Loan	NP

¹E = Elderly, H = Handicapped, F = Family²P = For-Profit, NP = Non-Profit³Earliest date of subsidy termination prior to 2005⁴Located in an unincorporated area

TABLE 14.18 (continued)

SAN MATEO COUNTY ASSISTED HOUSING FOR
LOW/MODERATE INCOME HOUSEHOLDS
APRIL 1990

Project Name	Number of Units	Affordable Units	Type of Units	Family Type ¹	Rent Aid (earliest date of subsidy termination)	Finance Aid (earliest date of subsidy termination)	Owner Type ²
8. Cedar St. Group Home 727 Cedar Street San Carlos, CA 94070 344-3652	6	6	Group Home	H	None	County CDBG Deferred Loan	NP
9. Crane Place ³ 1331 Crane Street Menlo Park, CA 94025 325-2442	93	93	Studio, 1 Bdrm	E, H	Sec. 8 Subsidy (08 Jan. 91)	Sec. 221(d)(3); County CDBG Land Write Down	NP
10. Daly City Group Share ⁴ 126 Garden Lane Daly City, CA 94015 348-6660	4	4	Shared Home	E, H, F	---	County/City CDBG support for tenant screening	NP
11. Edgewater Isle 1510 Marina Vista San Mateo, CA 94404 341-3367	92	40	1 Bdrm	E	Sec. 8 Cert.	CHFA Loan; City RDA Loan	P
12. EPA Single Family Home 1100 Garden Avenue East Palo Alto, CA 94303 327-9280	1	1	3 Bdrms	F	Sec. 8 Cert.	County CDBG Deferred Loan	NP
13. EPA Single Family Home 1740 Bay Road East Palo Alto, CA 94303 327-9280	1	1	2 Bdrms	F	Sec. 8 Cert. (no loss date)	County CDBG Deferred Loan	NP
14. EPA Single Family Home 2307 Ralmar East Palo Alto, CA 94303 327-9280	1	1	3 Bdrms	F	Sec. 8 Cert. (no loss date)	County CDBG Deferred Loan	NP

¹E = Elderly, H = Handicapped, F = Family²P = For-Profit, NP = Non-Profit³Earliest date of subsidy termination prior to 2005⁴Located in an unincorporated area

TABLE 14.18 (continued)

SAN MATEO COUNTY ASSISTED HOUSING FOR
LOW/MODERATE INCOME HOUSEHOLDS
APRIL 1990

Project Name	Number of Units	Affordable Units	Type of Units	Family Type ¹	Rent Aid (earliest date of subsidy termination)	Finance Aid (earliest date of subsidy termination)	Owner Type ²
15. Eucalyptus Group Home 2-32 Edgewood Court Daly City, CA 94015 994-7110	14	14	Group Home	H	None	County CDBG Deferred Loan	NP
16. Fairway Apartments ³ 77 Westborough Boulevard So. San Francisco, CA 94080 588-4005	74	74	1-2 Bdrms	E, H	Sec. 8 Subsidy (14 Oct. 90)	Sec. 221(d)(4)	P
17. Flores Gardens ³ 2604 Flores San Mateo, CA 94404 341-8092	72	72	1 Bdrm	E, H	Sec. 8 Subsidy (07 Dec. 03)	---	NP
18. Foster City Group Share 271 Duck Court Foster City, CA 94404 348-6660	4	4	Shared Home	E, H, F	---	County/City CDBG support for tenant screening	NP
19. Foster City Group Share 392 Chesapeake Foster City, CA 94404 348-6660	4	4	Shared Home	E, H, F	---	County/City CDBG support for tenant screening	NP
20. Foster's Landing 700 Bounty Drive Foster City, CA 94404 574-3060	490	74	1-2 Bdrms	E, F	City Subsidy	None	P
21. Fourth Avenue Senior Housing ⁴ 348 4th Avenue Redwood City, CA 94061 366-8491	22	22	1 Bdrm	E, F	Sec. 8 Cert.	---	P

¹E = Elderly, H = Handicapped, F = Family²P = For-Profit, NP = Non-Profit³Earliest date of subsidy termination prior to 2005⁴Located in an unincorporated area

TABLE 14.18 (continued)

SAN MATEO COUNTY ASSISTED HOUSING FOR
LOW/MODERATE INCOME HOUSEHOLDS
APRIL 1990

Project Name	Number of Units	Affordable Units	Type of Units	Family Type ¹	Rent Aid (earliest date of subsidy termination)	Finance Aid (earliest date of subsidy termination)	Owner Type ²
22. Gateway 1200-1300 Willow Road Menlo Park, CA 94025 327-9280	130	130	0-3 Bdrms	E, H, F	Sec. 8 Subsidy	Mod-Rehab; County CDBG; RDA; State	NP
23. Greenhills Housing ³ 1201 Broadway Millbrae, CA 94030 742-9150	144	56	Studio, 1 Bdrm	E, H	Sec. 8 Cert.	County Bond Financing (1999)	P
24. Habitat Homes Beech Street East Palo Alto, CA 94303 323-0200	4	4	3-4 Bdrms	F	---	County Land Donation	NP
25. Half Moon Village 3 Bloom Lane Half Moon Bay, CA 94019 348-1106	60	60	1 Bdrm	E	Sec. 8 Subsidy	---	NP
26. Halsey Triplex ⁴ Halsey & Hampshire Streets Redwood City, CA 94063 365-5913	3	3	1-2 Bdrms	F	Sec. 8 Cert.	County CDBG Deferred Loan	NP
27. Hamlet Street Group Home 1773 Hamlet Street San Mateo, CA 94404 593-2516	8	8	Group Home	H	None	County CDBG Deferred Loan	NP
28. Heron Court ³ 350 Gunter Lane Redwood City, CA 94065 593-1915	104	104	1, 2, & 3 Bdrms	E, F	Sec. 8 Subsidy (29 Nov. 03)	Sec. 221(d)(3)	NP

¹E = Elderly, H = Handicapped, F = Family²P = For-Profit, NP = Non-Profit³Earliest date of subsidy termination prior to 2005⁴Located in an unincorporated area

TABLE 14.18 (continued)

SAN MATEO COUNTY ASSISTED HOUSING FOR
LOW/MODERATE INCOME HOUSEHOLDS
APRIL 1990

Project Name	Number of Units	Affordable Units	Type of Units	Family Type ¹	Rent Aid (earliest date of subsidy termination)	Finance Aid (earliest date of subsidy termination)	Owner Type ²
29. Industrial Village 350 "C" Street So. San Francisco, CA 94080 583-7631	80	80	1-4 Bdrms	E, H, F	Sec. 8 Subsidy	---	NP
30. Kainos Group Home 3631 Jefferson Avenue Redwood City, CA 94062 363-2423	11	11	Group Home	H	None	County CDBG Deferred Loan	NP
31. Light Tree Apartments ³ 1900 Clarke Avenue, #100 East Palo Alto, CA 94303 328-4700	99	99	0-2 Bdrms	E, H, F	Sec. 8 Subsidy (01 Apr. 97)	Sec. 221(d)(4)	P
32. Linden Avenue Senior Housing 240 Linden Avenue Redwood City, CA 94061 365-1800	38	38	1 Bdrm	E	Sec. 8 Cert.	---	P
33. Magnolia Plaza ³ 630 Baden Avenue So. San Francisco, CA 94080 588-8350	158	125	1 Bdrm	E	Sec. 8 Subsidy	County Bond Financing (2002)	NP
34. Meadow Court 101-161 Blossom Circle San Mateo, CA 94403 327-9280	78	78	1-3 Bdrms	E, F	None	2nd. D.T on land held by City of S. M.	NP
35. Midway Village 47 Midway Drive Daly City, CA 94015 467-4240	150	150	1-4 Bdrms	F	Sec. 8 Cert.	---	NP

¹E = Elderly, H = Handicapped, F = Family²P = For-Profit, NP = Non-Profit³Earliest date of subsidy termination prior to 2005⁴Located in an unincorporated area

TABLE 14.18 (continued)

SAN MATEO COUNTY ASSISTED HOUSING FOR
LOW/MODERATE INCOME HOUSEHOLDS
APRIL 1990

Project Name	Number of Units	Affordable Units	Type of Units	Family Type ¹	Rent Aid (earliest date of subsidy termination)	Finance Aid (earliest date of subsidy termination)	Owner Type ²
36. North Fair Oaks Family Hsg. [*] Hampshire at Halsey Redwood City, CA 94063 366-2560	60	12	2-3 Bdrms	H, F	Sec. 8 Cert.	County CDBG Land Loan	P
37. North Road Group Home 901 North Road Belmont, CA 94002 593-2516	8	8	Group Home	H	None	County CDBG Deferred Loan	NP
38. Oakley Street Group Home [*] Oakley & Alameda Menlo Park, CA 494-0550	6	6	Group Home	H	Sec. 8 Cert.	State Rent Construction Loan	NP
39. Ocean View Plaza 1001 Main Street Half Moon Bay, CA 94019 726-5863	50	50	Studio, 1 Bdrm	E	None	Sec. 202	NP
40. Pacific Oaks ³ Oddstad Boulevard/Terra Nova Pacifica, CA 94044 359-7559	104	104	1 Bdrm	E	Sec. 8 Cert.	County Bond Financing (2002)	NP
41. Palm Avenue Group Home 1400 Palm Avenue Burlingame, CA 94010 697-7237	8	8	Group Home	H	None	County CDBG Deferred Loan	NP
42. Park Towers ³ 700 Laurel Avenue San Mateo, CA 94401 342-2051	200	200	Studio, 1 Bdrm	E, H	None	Sec. 202 (01 Apr. 05)	NP

¹E = Elderly, H = Handicapped, F = Family²P = For-Profit, NP = Non-Profit³Earliest date of subsidy termination prior to 2005^{*}Located in an unincorporated area

TABLE 14.18 (continued)

SAN MATEO COUNTY ASSISTED HOUSING FOR
LOW/MODERATE INCOME HOUSEHOLDS
APRIL 1990

Project Name	Number of Units	Affordable Units	Type of Units	Family Type ¹	Rent Aid (earliest date of subsidy termination)	Finance Aid (earliest date of subsidy termination)	Owner Type ²
43. Partridge Apartments ³ 817 Partridge Avenue Menlo Park, CA 94025 322-5648	30	30	Studio	E, H	None	Sec. 202 (01 Sept. 01)	NP
44. Pilgrim Plaza ³ 120 N. San Mateo Drive San Mateo, CA 94401 343-7880	56	56	Studio, 1 Bdrm	E, H	None	Sec. 202 (26 Dec. 01)	NP
45. Pine/Middlefield Shared Home 508 Pine Street Redwood City, CA 94063 348-6660	6	6	Shared Home	E, H, F	---	49 Year City Land Lease	NP
46. Redwood City Commons ³ 874 Walnut Street Redwood City, CA 94063 367-8076	58	58	1 Bdrm	E, H	Sec. 8 Subsidy (21 Jun. 83)	Sec. 221(d)(4)	P
47. Redwood City Group Share 222 Myrtle Avenue Redwood City, CA 94062 348-6660	3	3	Shared Home	E, H, F	---	County/City CDBG support for tenant screening	NP
48. Redwood Court ³ 365 Spruce Street Redwood City, CA 94063 408/984-1060	27	27	2-3 Bdrms	F	Sec. 8 Subsidy (24 Feb. 04)	Sec. 221(d)(4)	NP
49. Redwood Plaza 850 Main Street Redwood City, CA 94063 364-4063	87	23	1-2 Bdrms	E, H	Sec. 8 Cert.	Sec. 221(d)(4)	P

¹E = Elderly, H = Handicapped, F = Family²P = For-Profit, NP = Non-Profit³Earliest date of subsidy termination prior to 2005⁴Located in an unincorporated area

TABLE 14.18 (continued)

SAN MATEO COUNTY ASSISTED HOUSING FOR
LOW/MODERATE INCOME HOUSEHOLDS
APRIL 1990

Project Name	Number of Units	Affordable Units	Type of Units	Family Type ¹	Rent Aid (earliest date of subsidy termination)	Finance Aid (earliest date of subsidy termination)	Owner Type ²
50. Rotary Hacienda 2700 Hacienda Street San Mateo, CA 94403 327-9280	82	81	0-1 Bdrm	E	None	City RDA Land Purchase; Fed. Tax Credits	NP
51. Rotary Plaza ³ 433 Alida Way So. San Francisco, CA 94080 871-5323	179	179	Studio, 1 Bdrm	E, H, F	Sec. 8 Subsidy (31 Jul. 92)	Sec. 202, Sec. 236	NP
52. Runnymede Gardens 2301 Cooley Avenue East Palo Alto, CA 94303 323-1106	78	78	1-2 Bdrms	E, H	Sec. 8 Subsidy	Sec. 221(d)(4)	P
53. San Mateo Group Share 225 W. 42nd Avenue San Mateo, CA 94403 348-6660	4	4	Shared Home	E, H, F	---	County/City CDBG support for tenant screening	NP
54. Skyline View Gardens ³ 3880 Callan Boulevard So. San Francisco, CA 94080 871-8770	160	160	1-3 Bdrms	F	Sec. 8 Subsidy (20 Sept. 91)	Sec. 236 (15 Mar. 94)	P
55. SSF Group Share 225 Arroyo Avenue So. San Francisco, CA 94080 348-6660	3	3	Shared Home	E, H, F	---	County/City CDBG support for tenant screening	NP
56. St. Andrew Community Sullivan at Southgate Daly City, CA 94015 (under development)	50	50	---	E	---	Sec. 202 County/City CDBG	NP

¹E = Elderly, H = Handicapped, F = Family²P = For-Profit, NP = Non-Profit³Earliest date of subsidy termination prior to 2005⁴Located in an unincorporated area

TABLE 14.18 (continued)

SAN MATEO COUNTY ASSISTED HOUSING FOR
LOW/MODERATE INCOME HOUSEHOLDS
APRIL 1990

	Project Name	Number of Units	Affordable Units	Type of Units	Family Type ¹	Rent Aid (earliest date of subsidy termination)	Finance Aid (earliest date of subsidy termination)	Owner Type ²
57.	The Woodlands 1767 Woodland Avenue East Palo Alto, CA 94303 323-5615	23	23	3-4 Bdrms	F	Sec. 8 Cert.	County CDBG Loan; Tax Credits	NP
58.	Treetops Family Rentals ³ Skyline at Sharp Park Road San Bruno, CA 94066 355-9200	308	62	1-2 Bdrms	H, F	62 Sec. 8 Cert.	County Bond Financing (2000)	P
59.	Villa Fontana ³ 50 East Market Street Daly City, CA 94015 994-8010	120	120	1 Bdrm	E, H	Sec. 8 Subsidy (25 Oct. 92)	Sec. 236 (11 Aug. 96)	P
60.	Willow Terrace 1100 Willow Road Menlo Park, CA 94025 327-9280	59	59	Studio, 1 Bdrm	E, H	Sec. 8 Subsidy	County CDBG Deferred Loan	NP
	TOTAL:	4,308	3,323					

Sources: San Mateo County Housing and Community Development Division, "San Mateo County Assisted Rental/Owner Housing for Low/Moderate Income Households", April 3, 1990.

California Coalition for Rural Housing Project, "Inventory of Low Income Rental Units Subject to Termination of Federal Mortgage and/or Rent Subsidies by the Year 2008", March 1, 1990.

¹E = Elderly, H = Handicapped, F = Family

²P = For-Profit, NP = Non-Profit

³Earliest date of subsidy termination prior to 2005

⁴Located in an unincorporated area

TABLE 14.19

SUMMARY OF EXISTING AND PROJECTED HOUSING NEEDS
UNINCORPORATED AREAS
1990 AND 1995

TYPE OF NEED	EXISTING NEED (1990)	PROJECTED NEED (1995)
<u>Affordability</u>		
Ownership	Overpayment is a serious problem for about 1,500 lower income households. Overpayment is a serious problem for some recent ownership households who are over-committed to meeting large mortgage payments and for those seniors on fixed low incomes faced with rising costs.	Unsubsidized ownership housing will continue to be unaffordable by almost all low and moderate income households entering the market for the first time. The need for affordable rental and ownership units for these households will remain.
Rental Housing	About 2,000 lower income renter households are overpaying; about 1,300 of these have severe overpayment problems.	Overpayment is likely to affect more households as the demand for existing rental units increases and costs rise. There is a need to increase the construction of affordable rental units.
<u>Stability</u>		
Overcrowding	Approximately 1,200 units are overcrowded with many of these households needing larger units.	Unless affordability and market conditions improve substantially, overcrowded units could increase somewhat as "doubling up" becomes more common.
Rehabilitation/ Replacement	Some 2,580 housing units need major repairs or rehabilitation; 243-393 units may require replacement.	There is a need for continued rehabilitation assistance primarily for low and moderate income homeowners and for owners of affordable units available to renters.

TABLE 14.19 (continued)

SUMMARY OF EXISTING AND PROJECTED HOUSING NEEDS
UNINCORPORATED AREAS
1990 AND 1995

TYPE OF NEED	EXISTING NEED (1990)	PROJECTED NEED (1995)
<u>Special Needs</u>		
Elderly	About 1,000 elderly households may have unmet housing needs, mainly affordability.	The number of elderly households will grow as will the need for suitable and affordable housing for seniors on fixed low incomes.
Disabled	About 200 disabled individuals have unmet housing needs.	Their unmet housing needs may increase if public funding is reduced and housing costs continue to rise.
Large Families	This group requires affordable and large rental units; 250-300 large families may have affordability problems.	Demand for large affordable rental units is not likely to increase substantially, except in areas which receive immigrants from cultures where large families predominate.
Single-Parent Families	Affordability and discrimination against children in rental units (although illegal) are major problems. If more affordable units are provided (see "Affordability" above), and vacancy rates drop, availability of affordable units will increase; 400-500 single parent families may have affordability problems.	The trend toward more single parent households will continue. The problem will become worse if rental vacancy rates remain low and discrimination against children in rental housing continues.
Farm Workers	300-400 units for low-moderate income households are needed.	The level of existing need is not likely to increase substantially. Characteristics of the agricultural labor force requires periodic monitoring to assess future needs.

TABLE 14.19 (continued)

SUMMARY OF EXISTING AND PROJECTED HOUSING NEEDS
UNINCORPORATED AREAS
1990 AND 1995

TYPE OF NEED	EXISTING NEED (1990)	PROJECTED NEED (1995)
Minorities	Housing barriers to minorities are affordability and discriminatory practices. A large percentage of the area's low and moderate income residents needing affordable housing are minorities, and are included in the "Affordability" need estimate, above.	It is expected that the 1990 census will reveal an increase in minority populations in the County. If discrimination and affordability problems continue, the housing needs of these groups will increase.
Homeless	There are approximately 5,000 to 6,000 homeless persons in the County (450-500 in the unincorporated area). Their most immediate needs are for emergency and transitional shelter, along with job training, counseling and medical care to help them get off the streets.	If the economy worsens, housing costs continue to rise, or additional cuts in mental health and other types of governmental programs occur, the need will grow.
Loss of Subsidized Affordable Units	Approximately 2,000 subsidized affordable units in the County may be eligible to convert to market-rate units, as their subsidies terminate within the next 15 years. About 850 of these units may be particularly at risk, since they are owned for profit. Although none of these units are located in the unincorporated area, the County could assist preservation efforts.	This need will increase in the future as public subsidies continue to terminate for older projects.

process and adoption by ABAG's Executive Board, the estimates must be included in each jurisdiction's General Plan Housing Element. The most recent regional housing need figures were published by ABAG in January, 1989.³⁹

b. ABAG Methodology

The ABAG report contains figures for the existing need for housing as of 1988 and the projected need for the period 1988 to 1995. The projected need is calculated for two time periods: 1988-1990 and 1990-1995. ABAG's estimate of existing (1988) need is the number of additional housing units required to produce a "normal" housing supply/demand situation similar to the 1975 housing market. The figures shown for the projected need are the total of existing need (required to establish a normal supply/demand situation) plus the needs generated by the projected growth in the number of households.

As a component of the projected housing need, ABAG has also included the projected housing need associated with the potential in the region for "increased" residential development under alternative zoning and land use restrictions. This has been done for 38 of the region's 106 jurisdictions that are expected to add substantially more jobs than housing between 1988 and 1995. In San Mateo County, an alternative zoning projected need is given for the cities of Belmont, Brisbane, Burlingame, East Palo Alto, Foster City, Menlo Park, Redwood City, San Bruno, San Carlos, San Mateo, and South San Francisco.

c. Countywide Projections

ABAG's most recent estimates of existing (1988) and projected need for the County as a whole and for the unincorporated areas are shown on Table 14.20. ABAG has determined that San Mateo County was short 3,188 housing units as of 1988 (existing need), and that between 1988 and 1995, 25,581 units (total projected need) must be provided in order to meet the existing need as of 1988, plus the needs generated by the additional households established in the County between 1988 and 1995. In addition to the construction of new units, housing units may be added by subdividing existing larger residences, by converting non-residential structures to housing, or by restoring dilapidated units to habitability. As indicated in Table 14.21, ideally 4,953 (19 percent) of the units needed in the County should be affordable to very low income households, 4,092 (16 percent) to low income households, and 5,340 (21 percent) to moderate income households, with the remaining 11,196 (44%) units affordable to above moderate income households.

d. Unincorporated Area Projections

Technically, ABAG has assigned the housing needs of the urban unincorporated areas to the cities in whose sphere of influence the area is located. However, until these urban unincorporated areas

TABLE 14.20

**ABAG: EXISTING AND PROJECTED HOUSING NEEDS
SAN MATEO COUNTY AND CITIES**

JURISDICTION	EXISTING NEED	1988-90 PROJECTED NEED	1990-95 PROJECTED NEED	ALTERNATIVE ZONING PROJECTED NEED	TOTAL PROJECTED NEED
Atherton	54	54	0	0	54
Belmont	214	394	124	200	718
Brisbane	15	43	206	451	700
Burlingame	300	534	447	376	1,357
Colma	2	86	174	0	260
Daly City	238	863	905	0	1,768
East Palo Alto	28	280	637	39	956
Foster City	174	174	642	206	1,022
Half Moon Bay	10	612	1,970	0	2,582
Hillsborough	52	52	187	0	239
Menlo Park	70	318	259	1,041	1,618
Millbrae	85	85	3	0	88
Pacifica	118	396	415	0	811
Portola Valley	12	36	125	0	161
Redwood City	97	959	2,473	1,309	4,741
San Bruno	91	91	0	761	852
San Carlos	226	259	363	209	831
San Mateo	415	975	978	949	2,902
South San Francisco	567	1,532	513	769	2,814
Woodside	44	202	167	0	369
Subtotal	2,812	7,945	10,588	6,310	24,843
County Remainder ¹	376	486	252	0	738
COUNTY TOTAL	3,188	8,431	10,840	6,310	25,581

Source: ABAG Housing Needs Determinations, January 1989.

Note: 1. "County Remainder" includes unincorporated areas outside city spheres of influence, which corresponds to the "rural" portion of the unincorporated area as marked by the County's urban/rural boundary line. This is the "need" figure officially allocated by ABAG to the County.

TABLE 14.21

PROJECTED HOUSING NEED BY INCOME CATEGORY
SAN MATEO COUNTY

JURISDICTION	TOTAL PROJECTED NEEDS ¹ (1988-1995)	VERY LOW ²	LOW ³	MODERATE ⁴	ABOVE MODERATE ⁵
Countywide	25,581	4,953 (19%)	4,092 (16%)	5,340 (21%)	11,196 (44%)
Unincorporated San Mateo County	3,906 ⁶	703 (18%)	586 (15%)	782 (20%)	1,835 (47%)
Unincorporated San Mateo County	738 ⁷	133 (18%)	111 (15%)	148 (20%)	346 (47%)

Source: ABAG Housing Needs Determinations, January 1989.

Notes: 1. 1988-1995 (Projected) Need Includes 1988 (Existing Need).

2. 50% or Less of Regional Median Household Income.

3. 51-80% of Regional Median Household Income.

4. 81-120% of Regional Median Household Income.

5. Over 120% of Regional Median Household Income.

6. County estimate including ABAG allocation and estimated need in Spheres of Influence.

7. ABAG projected need allocated to the County.

are annexed, County government has an obligation to plan for them, as well as for the rural areas of the County. The County Planning Division estimates the unincorporated area's total share of the 1988-1995 housing need for San Mateo County to be 3,906 units, as shown in Table 14.22. This estimate includes the 738 units ABAG has assigned to the County and 3,168 additional units allocated to urban unincorporated areas. Table 14.21 shows both the ABAG projected need of 738 and the County's total estimated housing need of 3,906 by income category. As indicated, 18 percent of the units needed in the unincorporated area should be affordable to very low income households, 15 percent to low income households, 20 percent to moderate income households, and the remainder, 47 percent, to above moderate income households.

Between January 1, 1988 and January 1, 1990, 538 housing units were constructed in unincorporated communities of the County.⁴⁰ This means that the total unmet need estimated by the County for 1990-1995 in the unincorporated area is 3,368 units. Table A on Table 14.22a shows how many of these housing units are needed at each income level, which is derived by subtracting the number of units built in 1988-1990 at each income level. The same breakdown is shown in Table B for the 738 units ABAG has projected as the County's housing need. It should be noted that Table B shows the minimum number of units the County must provide over the next five years to comply with State housing element requirements.

e. Recommended Goals for the Unincorporated Area

If the County set its housing goal for 1990-1995 to meet the unmet need estimated by the County of 3,168 units, it would be necessary to construct an average of 675 units each year until 1995. However, as previously discussed under "Housing Supply Trends," an average of only 251 building permits per year were approved for new residential units in unincorporated areas during 1985-1990. As such, a more realistic objective would be the development of 300 units each year (1990-1995), or a total of 1,500 units over five years, as reflected in Table C of Table 14.22a. The total goal of 1,500 units is further broken down by income category. Thus, the County's goal over the next five years would be to make 270 units (18 percent) available to very low income households, 225 units (15 percent) to low income households, 300 units (20 percent) to moderate income households, and the remainder, 705 units (47 percent) available to above moderate income households. The recommended goal is also reflected in the Five-Year Implementation Plan.

III. EXISTING PLANS, POLICIES AND REGULATIONS AFFECTING HOUSING

A. FEDERAL, STATE AND REGIONAL

The protection of existing housing and the provision of new housing are the concern of many levels of government. This chapter focuses primarily on policies and regulations within the County's jurisdiction.

TABLE 14.22

EXISTING AND PROJECTED HOUSING NEEDS, 1988-95
SAN MATEO COUNTY AND CITIES

JURISDICTION	TOTAL PROJECTED NEED	COUNTY SHARE OF NEED IN URBAN SPHERES
Atherton	54	0
Belmont	718	6
Brisbane	700	0
Burlingame	1,357	41
Colma	260	0
Daly City	1,768	120
East Palo Alto	956	0
Foster City	1,022	0
Half Moon Bay	2,582	1,379
Hillsborough	239	0
Menlo Park	1,618	280
Millbrae	88	0
Pacifica	811	2
Portola Valley	161	63
Redwood City	4,741	1,066
San Bruno	852	0
San Carlos	831	41
San Mateo	2,902	114
South San Francisco	2,814	8
Woodside	369	48
Subtotal	24,843	3,168 ¹
County Remainder	738	738 ²
COUNTY TOTAL	25,581	3,906 ³

Source: ABAG, Housing Needs Determinations, January 1989, and San Mateo County and Building Division.

- Notes:
1. Urban Unincorporated; as estimated by County Planning Division.
 2. Rural Unincorporated; need allocated to County by ABAG.
 3. Total Unincorporated; County estimated need for County's total planning area.

TABLE 14.22a

**SUMMARY: HOUSING NEEDS AND GOALS 1990-1995
UNINCORPORATED SAN MATEO COUNTY**

TABLE A: County Estimated Housing Need By Income Category*

Income Category	Very Low	Low	Moderate	Above Moderate	Total
Total Projected Need 1988-1995	703 (18%)	586 (15%)	782 (20%)	1,835 (47%)	3,906 (100%)
Units Constructed 1988-1990	18	0	36	484	538
Unmet Need 1990-1995	685	586	745	1,351	3,368

* County Estimated Need includes ABAG Projected Need and County's Share of Need in Urban Spheres.

TABLE B: ABAG Projected Housing Need By Income Category

Income Category	Very Low	Low	Moderate	Above Moderate	Total
Total Projected Need 1988-1995	133 (18%)	111 (15%)	148 (20%)	346 (47%)	738 (100%)
Units Constructed 1988-1990	18	0	36	484	538
Unmet Need 1990-1995	115	111	112	0	200

TABLE C: Housing Goals By Income Category 1990-1995

Income Category	Very Low	Low	Moderate	Above Moderate	Total
Goal	270 (18%)	225 (15%)	300 (20%)	705 (47%)	1,500 (100%)

Source: ABAG Housing Needs Determinations, January 1989, and San Mateo County Planning and Building Division.

However, County efforts must be coordinated with the actions of other relevant public agencies. As such, a brief summary of the role of major federal, state and regional agencies with responsibilities for housing is included in Table 14.23.

B. COUNTY

1. General Plan Policies

a. Housing Chapter (1987)

The Housing Chapter of the General Plan provides a comprehensive assessment of residential land use in unincorporated areas of San Mateo County. Contained within the Housing Chapter are policies which protect existing affordable housing, encourage new housing opportunities and provide housing for individuals with special needs. This Chapter updates the information contained in the 1987 Housing Chapter. The 1987 Housing Chapter is to be superseded by this Chapter, upon its adoption into the General Plan.

b. Area Plans

(1) San Bruno Mountain General Plan Amendment (1976)

Policy 10 of the County's San Bruno Mountain General Plan Amendment provides that 20 percent of all units constructed shall qualify for government "low and moderate income" housing programs, and the developer shall enter into those programs as soon as they become available. Subsequently, as a result of the annexations of the Northeast Ridge and South Slope Areas of San Bruno Mountain, the application of this policy is limited to the small amount of remaining developable land located within the County's jurisdiction.

(2) Emerald Lake Hills Community Plan (1977)

The Emerald Lake Hills Community Plan includes policies that allow the development of new dwelling units to result in a total buildout for this community of 1,850 housing units. Goals and policies seek to encourage housing design which blends with the natural setting and the low density character of the area and causes minimal damage to the environment. To achieve this, clustered site plans are permitted and minimum lot sizes for dwelling units are based on the average slope of the site, as established by the Residential Hillside (RH) Zoning District regulations.

(3) Montara-Moss Beach-El Granada Community Plan (1978)

The Montara-Moss Beach-El Granada Community Plan contains goals and policies which seek to accommodate a variety of dwelling styles within an economic range to serve the housing needs of

TABLE 14.23

**MAJOR FEDERAL, STATE AND REGIONAL
AGENCIES EXERCISING AUTHORITY OVER HOUSING IN SAN MATEO COUNTY**

AGENCY	LEVEL	SUMMARY OF PROGRAMS AND ACTIVITIES
U.S. Department of Housing and Urban Development (HUD)	Federal	The U.S. Department of Housing and Urban Development (HUD) and its constituent agency, the Federal Housing Administration (FHA), administer a variety of mortgage insurance, rent subsidy, and loan and grant programs, aimed at helping communities provide affordable housing for low and moderate income citizens. The Section 8 Rent Subsidy Program is one of the main sources of federal housing assistance for low income persons.
California Department of Housing and Community Development (HCD)	State	The Department of Housing and Community Development is the State agency that has principal responsibility for assessing, planning for and assisting communities to meet the housing needs of low and moderate income Californians. This agency provides technical assistance in various aspects of housing and community development to local governments and agencies. It also provides loans at below market rates, through local agencies and through the California Housing Finance Agency (CHFA) for low and moderate income rental housing construction, for rehabilitation, and for home ownership opportunities.
Association of Bay Area Governments (ABAG)	Regional	As the Council of Governments for the Bay Area, ABAG is required by State law to determine existing and projected housing needs for the region and for each jurisdiction. The regional housing needs assessment provides cities and counties with a measure of their local responsibility for meeting a portion of the housing needs of households in all income groups within the region. In turn, local governments are required to use this information as the basis of the housing needs discussion required in the Housing Element.

the community. There is emphasis on providing sufficient housing to meet the needs of low and moderate income households and farm laborers, as well as constructing housing that relates to the setting, does not destroy natural features and is compatible in scale with the community's coastal character.

(4) North Fair Oaks Community Plan (1979)

The North Fair Oaks Community Plan establishes that it is a goal of this community to provide housing at an affordable cost for all of its residents. To achieve this end, the plan provides for a diversity of new housing types, including provisions to allow mixed uses. The plan also seeks to preserve existing residential neighborhoods by supporting rehabilitation efforts and discouraging the intrusion of incompatible land uses.

(5) Local Coastal Program (1980)

The thrust of the Housing Component of the Local Coastal Program is to protect, encourage and, where feasible, provide housing opportunities for persons of low or moderate income who reside, work, or can be expected to work in the Coastal Zone. In urban areas, new infill development at relatively high densities is encouraged within the urban boundary as long as services are available. In rural areas, the development of affordable housing and farm labor housing is allowed. The residential buildout permitted by the current zoning would allow for a total buildout of approximately 6,500 dwelling units in the Coastal Zone.⁴¹ Current Local Coastal Program policies provide incentives to encourage or require the development of over 600 affordable housing units. This constitutes close to 30 percent of the remaining buildout. Additional units may be developed through the County's second dwelling unit program which allows the development of up to 466 second dwelling units in the Coastal Zone. At the present time, however, development is sometimes curtailed by the lack of an adequate drinking water supply and sewage treatment capacity.

(6) Skyline Area General Plan Amendment (1983)

The Skyline Area General Plan Amendment resulted in the lowering of densities in the Skyline and La Honda-Loma Mar subdivided areas primarily to reflect constraints imposed by septic systems and other service limitations. This rezoning resulted in the establishment of a new minimum lot size for residential development and in the merger of contiguous lots in common ownership that were smaller than the minimum lot size required by the zoning. The residential development permitted by the current zoning would result in a total buildout of 2,795 dwelling units.⁴²

(7) Colma Area Plan (1989)

The overall goal of the Colma Area Plan is to protect the existing supply of housing and to provide opportunities for the development of new housing in the area. The plan provides for a potential buildout of 663 housing units, an increase of 475 units over the existing 188 units. All of these units would be multi-family, ranging in density from 8.8 units per acre to over 35 units per acre. The plan achieves this level of residential development by increasing densities in existing residential areas, redesignating non-residential areas for residential use and by designating a substantial portion of the community for mixed use. Developers of multi-family housing (including mixed use developments) consisting of ten or more units are required to set aside 20 percent of the units for low and moderate income households. Density bonus provisions are also included. The County Planning Division is currently developing a specific plan and zoning regulations to implement the policies of the area plan.

2. Other County Policies, Programs and Ordinances

There are numerous County policies, programs and ordinances that have been developed to address housing needs in unincorporated areas. As discussed in this section, these efforts may be categorized as either protecting the existing affordable housing supply, providing new affordable housing or providing housing for individuals with special needs.

a. Protecting Existing Affordable Housing Supply

Existing programs to protect affordable housing include those that: (1) rehabilitate existing housing units; (2) prohibit condominium conversion; (3) provide rental assistance; (4) provide homeownership assistance; (5) provide protections to tenants and enforce tenants' rights; (6) encourage energy conservation; (7) prohibit demolition of affordable housing in the Coastal Zone; and (8) provide protection to mobilehome park residents.

(1) Rehabilitate Existing Housing

(a) Low Interest Rehabilitation Loans

The Housing Rehabilitation Program operated by the County's Housing and Community Development Division is an important part of the County's effort to conserve affordable housing. Currently, the program offers financial as well as technical assistance in rehabilitating housing and is available in all unincorporated areas of the County, as well as in the Community Development Block Grant (CDBG) non-entitlement incorporated communities of San Mateo

County. Housing rehabilitation loans made by County HCD since 1976 are shown on Table 14.24.

Housing rehabilitation loans are available to low and moderate income households who occupy their own home, and owners of fair market rate rental units. Depending on the specific rehabilitation program used and the applicant's need, interest rates on the loans currently vary from 0 percent to 6 percent, for terms up to 20 years.

The Section 8 Moderate Rehabilitation Program administered by the County Housing Authority is one of the programs offered for upgrading rental units. Recipients of loans through this program are bound by a rent regulatory agreement with the County which specifies the rents that may be charged and requires the owner to rent the units to Section 8 eligible families. The rents include the monthly amounts necessary to meet reasonable return on the owner's investment in the property.⁴³

(b) Voluntary Code Inspection Services

Voluntary code inspection services are available from the County's Building Inspection Division. Housing inspections cost \$182; a \$33 fee is charged for partial inspections which only involve one component or problem area of a house. These services are particularly helpful to prospective home purchasers who want to assess the condition of existing structures, and to existing homeowners who need assistance in determining whether improvements are necessary to insure the safety of their home.

(c) Code Enforcement for Existing Residential Structures

The enforcement of building codes for existing residential structures is undertaken when: (1) alterations are made to a structure which require a building permit, and (2) when a complaint is lodged about the health and safety of a living environment and a field inspection by the County's Building Inspection Division verifies a code violation.

In the first case, the new work must comply with existing codes. If the additions being made to the structure increase its present replacement valuation based on square footage by 50 percent or more, the entire structure must be brought into conformity with existing building codes.⁴⁴ In the second case, only those violations directly affecting health and safety must be eliminated.

TABLE 14.24

HOUSING REHABILITATION LOANS MADE BY COUNTY HCD
UNINCORPORATED AREAS OF SAN MATEO COUNTY

Fiscal Year ¹	NORTH FAIR OAKS		OTHER UNINCORPORATED AREAS ²	
	No.	Amount	No.	Amount
1976-77	21	\$265,100	0	\$ 0
1977-78	8	101,194	0	0
1978-79	4	51,811	1	47,000
1979-80	11	259,738	3	83,375
1980-81	9	180,861	3	43,258
1981-82	2	59,500	0	0
1982-83	8	203,350	0	0
1983-84	6	157,200	0	0
1984-85	8	271,250	0	0
1985-86	2	49,550	1	19,700
1986-87	2	38,350	5	101,500
1987-88	11	155,100	45	363,750
1988-89	4	77,000	4	86,050
1989-90 (To March 31, 1990)	10	132,200	5	148,750
Total:	106	2,002,204	67	893,383

Source: Records of San Mateo County Housing and Community Development Division.

- Notes: 1. Fiscal year runs from July 1 to June 30.
2. Other unincorporated areas include unincorporated coastside and unincorporated Colma, Broadmoor, Emerald Lake Hills, West Menlo Park and Sequoia Tract.

(2) Prohibition of Condominium Conversions

Since September 10, 1981, condominium conversions have been prohibited in the unincorporated areas of San Mateo County. This action was taken by the Board of Supervisors in response to the loss of affordable rental units and displacement of tenants. The prohibition is not to be lifted until the vacancy rate has increased to at least 4.15 percent, and the Board of Supervisors amends the ordinance to permit and regulate condominium conversions.

(3) Section 8 Rental Assistance and Public Housing

(a) Section 8 Certificate and Voucher Programs

Rents for some very low income residents (those at 50 percent of median or less) are reduced through the Section 8 Rent Subsidy Program. This program is operated by the County's Housing Authority and is funded by the U.S. Department of Housing and Urban Development (HUD). Each year, the Housing Authority negotiates an Annual Contributions Contract with HUD for Section 8 Rent Subsidy Certificates and Vouchers. HUD allocates the available assistance on the basis of need identified in the County's Housing Assistance Plan (HAP). The existing allocation is 39 percent elderly and handicapped (one to two person households), 41 percent small family (one to four person households) and 20 percent large family (five or more person households).⁴⁵

The Housing Authority administers both a Section 8 Certificate and Section 8 Voucher Program. As of June 22, 1990, 3,004 rental subsidy certificates and vouchers were available Countywide. Of these, 2,892 were in use, approximately 200 within unincorporated areas. For the Certificate Program, the Housing Authority pays the difference between what a very low income household can afford (defined as 30 percent of adjusted income) and the HUD-defined fair market rent for the rental unit under the Section 8 Certificate Program. Total rents (i.e., the amount paid to the landlord) cannot exceed the fair market rents as established by HUD. At present, the HUD-determined fair market rent for a two bedroom unit is \$887.

The purpose of the Housing Voucher Program is the same as the Section 8 Certificate Program: to provide rental assistance to very low income families leasing existing housing units. The key differences between the Certificate and Voucher Programs are: (1) there is no fair market rent limitation on amount of rent that can be paid for a unit leased under the Housing Voucher Program; (2)

within certain limits, there is no restriction on the proportion of family income that may be paid for housing under the Voucher Program (i.e., a family may choose to pay more or less than 30 percent of their income); and (3) as long as it meets certain housing quality standards, there is unlimited choice in terms of the location of the housing under the Voucher Program.

(b) Public Housing

In addition to the administration of Section 8 Programs, the County Housing Authority also operates a conventional multi-family public housing project in Daly City. The project contains 150 housing units.

(4) Provide Homeownership Assistance

In October, 1990, the Board of Supervisors considered a proposal to establish a program to assist 85 to 100 County employees (with annual household incomes from \$27,400 to \$48,400) to purchase homes in San Mateo County. Developed by the County's Housing and Community Development Division, the pilot program involves the County providing a loan in the form of a second deed of trust to the employee. The loan would cover up to one-half of the down payment and/or reduce the amount the employee would borrow from the bank. Various requirements and limitations would apply. For example, the County loan would be due and payable upon sale or transfer of the property. Maximum loan amounts, housing prices and household incomes will be established.

The details of the program are to be worked out early in 1991. Money for the program will come from a portion of the proceeds received by the County from the sale of the surplus Polhemus property. If successful, the program will be marketed to other interested private and public employers.

(5) Provide Protections to Tenants

(a) Notification Requirements for Rental Increases and Evictions

State law requires landlords to provide written notice to tenants prior to the termination of their tenancy. For an extended lease, a tenant may stay in the residence for the specified period of time, and the rent cannot be raised during that time unless the lease states otherwise.

For a month-to-month rental agreement (renting for no definite period of time), a landlord must give a tenant a 30-day written notice to vacate the premises. The landlord does not have to state a reason (Section 1946 of

California Civil Code). In addition, a landlord can raise the rent any amount, as long as written notice is given. The notice period must be at least as long as the period between rental payments (e.g., for month-to-month tenancy, the notice cannot be less than 30 days according to Section 827 of the California Civil Code).

(b) Information, Referral and Mediation Services to Landlords and Tenants

The San Mateo County Human Relations Division currently contracts with the North Peninsula Neighborhood Services Center to provide information, referrals and mediation services to landlords and tenants. At present, this organization receives about 30 calls per day, an average of 800 calls per month. Most calls are questions about rent increases, evictions, deposits and repairs.⁴⁶

As an extension of the landlord/tenant information and referral service, the County Human Relations Division also provides a mediation program to help resolve disputes between landlords and tenants so that court action can be avoided. Assistance in filing small claims is also offered to landlords and tenants. Any problems involving complaints about discrimination are referred to Mid-Peninsula Citizens for Fair Housing or Operation Sentinel, organizations that primarily enforce fair housing laws.

(6) Encourage Energy Conservation

In an effort to conserve energy resources and reduce occupancy costs, federal, state and local governments, as well as the private sector, have developed a number of energy conservation programs.

(a) Federal and State Programs

The California Department of Economic Opportunity Weatherization Program, administered in San Mateo County by the Community Action Agency and funded by the U.S. Department of Energy, provides free weatherization services to qualified low income and senior citizen households. Both the federal and state governments also operate limited educational outreach programs and offer tax credits to help finance conservation measures, such as insulation and weatherization. The California Energy Commission's Weatherization Program, administered by the Economic Opportunity Commission and North Peninsula Neighborhood Services, provides free weatherization services to qualified low income households. The federal

and state governments also operate limited conservation education outreach programs.⁴⁷

(b) Pacific Gas and Electric Programs

PG&E offers an array of financial programs including the "Low Income Rate Assistance Program," and the "Target Customer Appliance Program." PG&E also sponsors a "Free Weatherization Program," which in San Mateo County is administered by North Peninsula Neighborhood Services. In 1989, the Free Weatherization Program served 2,030 housing units in the County.⁴⁸ In addition to these programs, PG&E also provides educational and advisory services, including home energy audits and elementary school energy conservation lectures.

(c) San Mateo County's Energy Conservation Programs

On November 10, 1981, the Board of Supervisors adopted Resolution No. 42807 which encourages energy conservation measures for all existing single and multi-family residential buildings in the County.

(7) Prohibit Demolition of Affordable Housing in the Coastal Zone

Policy 3.13 of the Housing Component of the Local Coastal Program restricts the demolition of affordable housing units. With some exceptions, this policy prohibits the demolition of structures providing affordable housing when the structure(s) can be feasibly rehabilitated. When demolition is permitted, it is a requirement that the lost affordable housing unit(s) be replaced on a one-for-one basis in an appropriate location.

(8) Provide Protection for Mobilehome Parks

(a) State Law

Mobilehome park conversion standards, as established by the State Civil and Government Codes, provide tenants some protections when a mobilehome park is converted to a new use. State law requires the converter to prepare a report on the impacts of the conversion on the displaced tenants. The County is entitled to review the report and may require that the converter take steps to mitigate adverse impacts (State Government Code Section 65863.7). In addition, Section 798.55 of the State Civil Code (Mobilehome Residency Law) requires that mobilehome park tenants are provided a minimum of 12-month notice before termination of tenancy from a mobilehome park.

In order to insure that the impacts of mobilehome park conversions on tenants are adequately mitigated, the County Planning staff has prepared detailed guidelines establishing the information and types of mitigation measures that are required to allow a mobilehome park conversion in an unincorporated area.

(b) Protection of the El Granada Mobilehome Park

As part of the Local Coastal Program, the El Granada Mobilehome Park was designated as an affordable housing site. Future demolition or displacement of this mobilehome park is prohibited by LCP Policy 3.15.

b. Providing New Affordable Housing

Many techniques are presently being used to assist in the development of affordable housing within the unincorporated areas of San Mateo County. Present programs include those that: (1) reduce land and site improvement costs; (2) grant density bonuses for priority housing types; (3) permit second dwelling units; (4) insure availability of land for housing; (5) reduce construction costs by allowing alternative housing types and flexible site design; (6) reduce mortgage financing; (7) improve community acceptance of affordable housing; and (8) improve energy efficiency of newly constructed housing.

(1) Reduction of Land and Site Improvement Costs

Using Community Development Block Grant Funds, County HCD has established within its budget a Land Acquisition and Housing Development Fund to finance land purchases and site improvements for affordable housing projects. Projects that have been completed since 1980 include three that are residential facilities for seniors: Runnymede Gardens, East Palo Alto--78 units; Crane Place, Menlo Park--93 units, and Green Hills, Millbrae--144 units. In addition, HCD assisted in making feasible the development of Redwood Court in Redwood City which contains 27 units of Section 8 family rental housing, and two group homes for the disabled, one in West Menlo Park and one in San Carlos, which together house 14 persons. Also, 60 units of family rental housing has recently been completed in North Fair Oaks, with 12 of these units to be Section 8 assisted.⁴⁹

Housing developments for low and moderate income families that are currently being planned in unincorporated areas include 160 units for farm laborers south of Half Moon Bay and 30 units of family rental housing in Pescadero.

(2) Density Bonuses and Other Incentives for Priority Housing Types

As of January 1, 1986, the County was required by State Government Code Section 65913.4 to grant density bonuses or other incentives to developers who wish to set aside at least 20 percent of the total units in their proposed developments for occupancy by lower income households, including elderly persons and families. In order to significantly reduce housing development costs and thereby facilitate the development of affordable housing, the County was required to provide at least one of the following: (1) a reduction in site development or zoning code standards, (2) density bonuses, (3) approval of mixed use zoning if it will reduce the cost of the housing, or (4) other incentives. Consistent with this State mandate, the County currently has an array of incentive programs, as discussed below, to encourage and make feasible the development of priority housing types.

(a) Incentives for the Development of Affordable Housing and Rental Housing

In December, 1983, the Board of Supervisors incorporated into the County's Zoning Regulations provisions granting incentives to encourage the development of affordable housing and rental housing. The incentive program applies to multiple unit developments located in single and multi-family zoning districts outside the Coastal Zone.

The incentives granted are a density bonus of up to 50 percent over what the zoning normally allows to a maximum permitted density of 40 dwelling units per acre, and a reduction in the size of up to 50 percent of the required off-street parking spaces to accommodate compact cars. A use permit is required to qualify for the density bonus or reduced parking requirements.

In return for the incentives granted, one out of every four density bonus units must be set aside for sale or rent to a low or moderate income household at an affordable price, or all of the units must be maintained as rental units for a minimum of 10 years with the exact number of years negotiated. For ownership housing developments, there are resale controls to insure permanent occupancy of affordable units by low and moderate income persons.

(b) Incentives for the Development of Small Dwelling Units

In December, 1983, the Board of Supervisors also incorporated incentives into the County's Zoning Regulations to encourage the development of a greater number of small dwelling units (Section 6306). The program applies to

multiple unit projects located in multi-family (R-3) zoning districts outside the Coastal Zone. In return for density bonuses of up to 33 percent, up to a maximum permitted density of 40 dwelling units per acre, developers must restrict the total square footage within all dwelling units to an average of no more than 1,000 square feet per unit. The size of each unit can vary as long as the limitation on the total square footage is met. The minimum yard requirements, height limitations and lot coverage standards are still governed by the County's Zoning Regulations.

(c) Density Bonuses in the Coastal Zone

There are several Local Coastal Program policies which grant density bonuses in exchange for requiring that a percentage of the units are set aside for low and moderate income residents.

1) Policy 3.23 - Requirements for Including Affordable Housing in R-3 and C-1 Zoning Districts

The LCP requires that 20 percent of the units constructed as part of a multi-family housing development in R-3 and C-1 zoning districts be reserved for low or moderate income households. Developers required to provide such housing are granted up to a 33 percent density bonus over what the County's Zoning Regulations normally allow on the site.

2) Policy 3.25 - Density Bonus for Lot Consolidation in the Mid-Coast

This program grants developers and/or property owners a 33 percent density bonus over what the R-1/S-17 Zoning Regulations would normally allow when lots are consolidated. The resulting building must conform to the S-17 Zoning District Regulations and the additional units must be reserved for low and moderate income households.

3) Policy 3.27 - Density Bonus for Affordable Housing in Rural Areas of the South Coast

In addition to the number of density credits permitted by the County's Zoning Regulations, this program allows 40 dwelling units of affordable housing to be built and land divided for this purpose in rural areas of the South Coast. These divisions of land are exempt from master land division plans and therefore agricultural easements. Once the initial 40-unit density bonus has been allocated, additional incre-

ments of 40 units of affordable housing, to a maximum of 120 units, are permitted.

(d) Guarantees of Continued Availability of Affordable Housing

Housing policies for unincorporated areas guarantee that once an affordable housing unit has been developed, whether rental or ownership, it will remain part of the low and moderate income housing stock. This is done through deed restrictions which limit the amount a unit may appreciate, or rent controls. Restrictions on the resale price of low and moderate income units are required in order to keep original home purchasers from gaining windfall profits and to help keep the units within the stock of moderately priced housing.

(3) Second Dwelling Units

On January 24, 1984, the Board of Supervisors incorporated standards into the County's Zoning Regulations to permit and encourage the legalization of existing and the construction of new second dwelling units. This program provides substantial opportunities for infill development, primarily in developed single family residential areas. The current program, effective in the One-Family Residential (R-1), Residential Estates (R-E), Residential Hillside (RH), Resource Management (RM), Timberland Preserve (TPZ), and R-1 Coastal (R-1/CZ) Zoning Districts, allows 1,674 second units to be legalized or newly constructed. As of June 30, 1990, 142 new or legalized second units had been authorized by permit in unincorporated areas (see Table 14.9).

The County's Second Unit regulations provide much greater flexibility for second unit development than that required by State law and are generally much less restrictive than regulations being adopted by other cities and counties in the State. New second units may be detached from or attached to the main dwelling unit and up to 700 square feet in size, or up to 35 percent of the size of the main dwelling unit to a maximum of 1,500 square feet. Additionally, the one required off-street parking space may be uncovered and, if necessary, it may be in tandem. The program also included a six-month amnesty period to allow legalization of second units previously constructed without required permits.

The County of San Mateo, through its Division of Housing and Community Development, currently offers low cost financing to qualified homeowners who wish to create second units. Current financing terms include a grant of \$6,500 with the balance financed at 10 percent for 20 years. In addition to the low-cost financing, staff provides technical assistance to help the homeowner with preliminary feasibility analysis, architect-

tural drawings, use permit processing, construction monitoring, and tenant selection. Preference for assistance is given to seniors, persons of low and moderate income, and the disabled.⁵⁰

(4) Insure Availability of Land for Affordable Housing

(a) Use of Surplus County Lands

On October 14, 1981, the San Mateo County Planning Commission adopted procedures for General Plan conformity requests. As part of this procedure, appropriate agencies are provided a "Notice to Dispose of Real Property" by the Real Property Division of the County, in advance of the disposal of surplus County lands. This provides the opportunity for agencies involved in housing to review surplus County lands for use in conjunction with affordable housing development. This conforms with the State requirement that surplus lands be made available to appropriate agencies for parks and recreation, open space, or low and moderate income housing proposals prior to disposition to the private real estate market (State Government Code Sections 54220-54232).

Previously, through the use of surplus County lands, the County has assisted in the development of 27 units of Section 8 family rental housing in Redwood City and the development of a group home for the disabled in the unincorporated area of Menlo Oaks. In addition, County HCD recently donated eight County-owned building sites in the City of East Palo Alto to the non-profit organization Habitat for Humanity, which will construct eight single family houses for sale to very low income families at approximately \$50,000 each; purchase of the homes will be made possible through the use of interest-free mortgages with payments of less than \$300 per month including taxes and insurance.⁵¹

In addition, the County recently sold a 25-acre surplus site on Polhemus Road in San Mateo for residential development. At least \$3 million from the proceeds of that sale has been earmarked by the Board of Supervisors for affordable housing. At present, a proposal for 60 new homes on the site is being reviewed by the City of San Mateo. An earlier proposal for 300 units (240 market-rate, 60 affordable) was withdrawn, due in large part to vociferous public opposition.

(b) Designated Sites for Affordable Housing in the Coastal Zone and on San Bruno Mountain

Policy 3.19 of the LCP designated three sites, with a total acreage of 29.5 acres, where affordable housing must be provided when residential development occurs (11 acres in north Moss Beach, 12.5 acres in south Moss Beach and 6 acres in El Granada). The zoning of these sites was changed to increase the density to 17.4 dwelling units per acre in order to incorporate a density bonus to the developer. Development on these sites must reserve 35 to 50 percent of the total units constructed on the site for low and moderate income households (generally 30 percent reserved for low income households, 20 percent reserved for moderate income households). A 148-unit development project with 52 affordable units has been approved for the North Moss Beach Site; construction is on hold pending completion of adequate water supply facilities.

Policy 10 of the County's San Bruno Mountain General Plan Amendment provides that 20 percent of all units shall qualify for government "low and moderate income" housing programs and the developer shall enter into those programs as soon as they become available. As a result of the recent annexations of the Northeast Ridge and South Slope areas of San Bruno Mountain, the application of this policy is limited to the small amount of remaining developable land located in this unincorporated area.

(c) Requirements from Land Divisions in Rural Areas of the Coastal Zone

Policy 3.26 of the LCP requires that the applicant for any residential land division in rural areas of the South Coast give the County an option to buy a minimum of 20 percent of the lots for affordable housing. If the option is exercised by the County's Housing and Community Development Division, it would then be assigned to a qualified non-profit organization (if available) which would seek funds from FMHA rural housing development programs or other sources to build low and moderate income housing. Land divisions in this area have tended to be few in number and relatively small over the past ten years (one, two or three parcels each); as such, this policy has not been implemented.

(5) Reduction of Construction Costs

Modular and mobilehomes are partially built in a factory using mass production techniques. As a result, they cost less to build than conventional single family housing constructed on-site.

(a) Modular Homes

Within the unincorporated areas of San Mateo County, modular homes are permitted on all lots where single family dwellings are permitted by the zoning. They are subject to the same design and development standards as conventionally built housing.

(b) Mobilehomes

1) In Recognized Mobilehome Parks

County policy allows mobilehomes used for residential purposes to locate in recognized and licensed mobile-home parks. Presently, there are seven mobilehome parks within unincorporated areas which contain 676 housing units, according to the State Department of Finance. The majority of mobilehome parks are located on land zoned for commercial or industrial use. Current County regulations do not permit new mobilehome parks to be developed in residential areas.

2) On Farms for Farm Labor Housing

County policy allows mobilehomes for farm labor housing to locate on farms with a use permit.

3) On Single Family Lots

In June, 1981, to be consistent with SB 1960, the Board of Supervisors amended the County definition of one-family dwelling to include certain mobilehomes. This change in the ordinance allows mobilehomes built to Federal Department of Housing and Urban Development (HUD) standards and placed on permanent foundation systems to locate on all lots where single family residences are permitted by the zoning, except in designated County and State scenic corridors. Mobilehomes placed on single family lots are subject to the same development standards as conventionally built single family dwellings; however, architectural requirements are limited to roofing and siding material. Based on certificates of occupancy issued by the County Building Inspection Section, approximately seven mobilehomes have been placed on single family lots within the last five years.

(c) Flexible Site Design - Planned Unit Development (PUD)

The County has a Planned Unit Development Zoning District which provides development flexibility, particularly on larger sites, by allowing clustered housing, a mix of

uses, and commonly-owned open space. The County cannot require a developer to use the PUD ordinance. A PUD zoning designation must be initiated by the developer. No PUD District can be enacted until the Planning Commission finds the proposed zoning is in conformance with the General Plan, and makes a finding that the PUD will not negatively affect the surrounding area. Once approved, the PUD ordinance takes the place of the County's regular zoning on a given site and permits the developer and the County to agree upon a more innovative land use and development plan than would otherwise be allowed. This flexibility can reduce the costs of providing utilities, roads, site improvements and construction. The County periodically receives requests for PUD zoning and has processed a number of housing developments using this flexible zoning. For example, a 38-unit condominium project using PUD zoning was recently approved in North Fair Oaks, with 6 of these units to be reserved as affordable housing units.

(d) Priority Processing in the Coastal Zone

Policy 3.30 of the LCP requires that proposed developments providing affordable housing be processed ahead of other residential development proposals. The objective is to help reduce the cost of a project by minimizing the amount of time it takes to complete a project.

(6) Reduction of Mortgage Financing

(a) Mortgage Revenue Bonds

Tax exempt bond financing is one of the few vehicles available to reduce mortgage interest rates. In California, cities and counties are empowered to sell mortgage revenue bonds. These bond issues can be used for either single family ownership financing or multi-family rental housing loans.

1) Single Family Housing Development

Under the single family ownership program, bond proceeds are used to make mortgage loans to first-time home buyers, defined as purchasers who have not owned a home within the last three years. The loans carry a 30-year fixed rate of interest and a buyer can put down as little as 10 percent. The interest rate is usually 2 percentage point lower than rates available conventionally.

2) Multi-Family Housing Development

Federal law requires that 20 percent of the units in rental projects financed with tax exempt bonds be rented to low income households for a period of 15 years. In addition to the federal requirements, the State of California requires that one-half of the affordable units be rented to very low income households. Affordable units are those where the rent does not exceed 30 percent of the income of the family. Currently, the maximum permitted rent for a low income household of four is \$892.50 per month and for a very low income family is \$646.25.⁵²

(b) Mortgage Credit Certificate Program

County HCD recently initiated a Mortgage Credit Certificate Program providing financial assistance to eligible first-time home buyers. The program allows home buyers to take a federal tax credit for a specified percentage (usually 20 percent) of their annual mortgage interest payments, thereby increasing their disposable income and allowing them to qualify for a larger home mortgage. The value of the tax credit translates to a 1 to 2 percent reduction in mortgage interest. Mortgage Credit Certificates may be used to purchase new or existing housing within the unincorporated area or within other participating jurisdictions. Federal regulations specify home buyer income limits and maximum purchase prices. According to County HCD, as of January 1, 1990, the maximum income limit for a household of one to two persons is \$44,000; it is \$50,600 for a household of three or more persons. The single family home, condominium or mobilehome to be purchased must be within a price limit of \$234,090 if new; the price limit for an existing home is \$195,660.

(7) Improve Community Acceptance of Affordable Housing

Traditionally, the public has opposed the development of low and moderate income housing. Much of the public's opposition is based on a misconception of what low and moderate income housing looks like, who it serves and the effects it will have on the surrounding neighborhood. By involving the public early in development proposals and addressing their concerns, much of the opposition to housing affordable to lower income residents can be removed. The efforts of housing organizations and task forces has provided an opportunity to both educate the public and to ensure that the public's concerns are addressed. In particular, the Regional Planning Committee and the County Housing Task Force, in an advisory capacity to the Board of Supervisors, are assisting in bringing housing issues and

solutions into focus for both County residents and policy makers. Table 14.25 describes the focus of the Housing Task Force and Regional Planning Committee.

(8) Insure Energy Efficiency of Newly Developed Housing

In new housing, energy conservation is required by the State residential building standards. These standards are very specific in their requirements for energy conservation but do allow for a wide range of flexibility in application. In general, the standards are considered to be effective in achieving energy efficiency based on average regional climatic conditions.

c. Providing Housing for Individuals With Special Needs

Many of the previously described programs, such as rent subsidies and low-cost financing to qualified homeowners who wish to create second units serve households with special needs. The following section describes programs which are primarily designed to serve a particular group of people with special needs.

(1) Elderly

(a) Density Bonuses for the Provision of Housing for the Elderly

In December, 1983, the Board of Supervisors incorporated into the County's Zoning Regulations incentives encouraging the development of housing exclusively for the elderly (Section 6305). Using this program, densities of up to 97 dwelling units per acre can be achieved and the total number of off-street parking spaces may be substantially reduced if it is determined that fewer spaces are needed. Ownership and rental developments that are built for the elderly through this program must be maintained permanently for their use.

(b) Shared Housing for the Elderly

Opportunities are provided for elderly individuals to reduce housing expenses by sharing their homes with other seniors needing housing. Since 1980, San Mateo County has provided support from the Housing and Community Development Division's budget to a non-profit organization to provide free matching services. According to County HCD, on a Countywide basis, over 500 placements of individuals annually have resulted from these services.

TABLE 14.25

**CURRENT TASK FORCES ADVISORY
TO THE BOARD OF SUPERVISORS ON HOUSING ISSUES**

NAME	DESCRIPTION	FOCUS
San Mateo County Housing Task Force	The Housing Task Force provides Countywide coordination of housing-related projects. The broad based membership is composed of a County Supervisor and individuals representing environmentalists, civic organizations, tenants advocacy groups, the building industry and City and County officials.	Presently, the goals of this Task Force include: (1) expanding the supply of affordable housing in the County, particularly rental housing; (2) shaping public policies affecting affordable housing including alternatives such as second dwelling units; and (3) shaping public attitudes regarding affordable housing. Specific tasks range from identifying and promoting the use of a suitable site for a major affordable housing development in the County to tracking and supporting appropriate housing projects before local officials.
Regional Planning Committee (RPC)	The RPC is a City/County committee which meets on Countywide issues. It is an advisory body to the County Board of Supervisors. It also serves as the County Airport Land Use Commission. Membership includes an elected official from each of the twenty incorporated cities in the County, one Supervisor and seven public officials. Each member has an alternate.	The RPC recently formed a Land Use/Transportation Subcommittee to address transportation/housing issues, such as density, infill, and jobs/housing balance. The Subcommittee will analyze the issue and develop recommendations to the cities and the County Board of Supervisors.

Source: San Mateo County Housing and Community Development, and Planning and Building Divisions.

(c) New Assisted Rental Housing

Since 1980, County HCD has, by reducing land costs and providing favorable financing, assisted in the development of 315 units of rental housing for senior residents: Runnymede Gardens in East Palo Alto--78 units; Crane Place in Menlo Park--93 units; and Green Hills in Millbrae--144 units. County HCD has also been involved in assisting in the development of an additional 229 units for elderly individuals: Pacific Oaks in Pacifica--104 units; and Magnolia Center in South San Francisco--125 units, both recently completed.

Currently, County HCD is involved in assisting the development of 50 units for elderly individuals, known as St. Andrew's Community, to be located in Daly City.

(d) Existing Public Housing

The San Mateo County Housing Authority currently owns a non-subsidized housing project for seniors, located in Half Moon Bay. The project contains 60 housing units.

(e) Home Equity Conversion

There are a wide variety of equity conversion programs presently being offered in the State and nation. In general, equity conversion allows a senior homeowner to borrow against the equity in his home to receive a monthly income.

The County of San Mateo Division of Housing and Community Development began offering the Reverse Annuity Mortgage Program (RAM) to County residents in 1983. The RAM Program is now offered by a non-profit organization funded with County HCD Community Development Block Grant funds. To qualify, applicants for RAM loans must be 70 years of age or older, owner-occupants of property in San Mateo County, have little or no mortgage balances, modest assets, and low or moderate incomes. Funding for the reverse mortgages is presently provided by First Nationwide Bank. Loan terms range from 5 to 10 years with the interest rate generally at 0.5 percent above the current market interest rate. On a Countywide basis, since the start of the program, over 70 loans have been closed. Three of these loans have been made to residents of unincorporated areas of San Mateo County.

The Reverse Annuity Mortgage Program is a particularly valuable option for frail or terminally ill seniors who have need for ongoing nursing care and who wish to remain in their homes. It is also an option for older seniors

who, because of inflation, are finding it impossible to meet general and home maintenance expenses on a fixed income.

(2) Disabled

(a) Countywide Housing Program for the Disabled

On October 25, 1979, the San Mateo County Board of Supervisors adopted Resolution 040476, which expressed support of a housing program for disabled persons in the County. The major Countywide programs and policies adopted, as summarized below, reflected a consensus among groups representing the disabled within the County.⁵³

1) Set-Aside Requirement for County-Sponsored Housing

This policy provides that up to 15 percent of all newly developed County-sponsored housing units will be accessible for the handicapped. Additionally, it was determined that these units should be allocated as follows: (1) 50 percent for the physically handicapped, 30 percent for the mentally ill, and 20 percent for the developmentally disabled; (2) 90 percent basically accessible and 10 percent totally accessible; and (3) 5 percent of all units equipped for the deaf and/or blind. Since this policy was adopted, at least 15 percent of all units in County-sponsored developments have been set aside for the disabled.

2) Anti-Impaction Strategy

County policy provides that all housing units for the disabled should be located on scattered sites throughout the County.

3) Coordinating Development with Disabled Groups

County policy provides that the development of housing for the disabled should be planned jointly with disabled groups to ensure the ability to obtain services where needed and appropriate.

4) Low Interest Rehabilitation Program

County policy provides that County HCD assure, where possible, the use of its Housing Rehabilitation Program to make apartments and homes accessible for disabled individuals. The County's Rehabilitation Program is an important program for low and moderate income disabled individuals as it allows them to

eliminate unsafe conditions and barriers without the high cost of conventional rehabilitation financing.

5) Developing Group Homes

This policy provides that County HCD initiate efforts to secure both public and private sector funding to create a number of group homes for the chronically mentally ill and developmentally disabled persons through purchase, lease or construction of appropriate facilities. According to County HCD, since 1981, nine group homes, each serving from six to eight persons, have either been newly constructed or acquired and rehabilitated (one each in Belmont, Burlingame, San Mateo, San Carlos, Daly City, unincorporated North Fair Oaks, unincorporated Menlo Park and two in Redwood City). All are owned or operated by non-profit organizations. Funding sources have included County HCD and private donations.

6) Rent Subsidies for Existing Units

County policy provides that 15 percent of Section 8 Rent Subsidy Certificates allocated to the County Housing Authority be set aside, if possible, for the disabled.

7) Funding

It is the County's policy to seek available funding from both the private and public sectors to: rehabilitate existing housing, construct new affordable housing, lease property for affordable housing and support legislation that would increase funding availability in order to meet the housing needs of the disabled.

(b) Maximizing Community Participation for County-Sponsored Residential Programs of Six or Fewer Persons

State law mandates that group facilities of six or fewer disabled persons may locate in any residential district if such homes provide care on a 24-hour a day basis (Section 5115 of California Welfare and Institutions Code). Consistent with this State mandate, group homes housing six or fewer individuals are permitted to locate in all residential districts within unincorporated areas. No special zoning permits are required.

Additionally, guidelines adopted by the County Board of Supervisors on December 18, 1980, and revised on March 29, 1985, insure maximum community participation

when the County is involved in sponsoring residential programs for six or fewer persons.

(c) Other County HCD Programs for Housing the Disabled

1) Shared Housing for the Disabled

This is part of the Shared Housing Program for the elderly which was previously discussed.

2) Section 8 Aftercare Program

This federally funded program provides Section 8 rental assistance to the physically and developmentally disabled and the mentally disordered. This program is administered by the State through a sub-contract with the Housing Authority, which is responsible for its direct implementation. Eligibility is determined on the basis of certified disability and standard Section 8 income limitations. According to the County Housing Authority, funds are currently available for 37 rental assistance certificates and 11 housing vouchers under this program. The Housing Authority continues to seek funds from the State for these units.

3) Use of Surplus Lands for Site Acquisition

When feasible, surplus public lands are being used in conjunction with siting housing for the disabled. In 1980, land owned by the County Road Department was purchased by HCD using landbanking funds. Later, these lands were granted to a non-profit organization, the Community Association for the Retarded (CAR), for development of housing for the disabled. In 1983, HCD purchased a portion of a surplus school site in San Carlos and in 1985 transferred the land to another non-profit organization, Peninsula Association for Retarded Children and Adults (PARCA), for development of an eight-bed group home.

(3) Farm Workers

(a) Farm Labor Housing on Farms

In order to encourage agricultural development, County policy allows permanent units to be built or mobilehomes to be located on farms for farm labor housing. Prior to allowing this housing type, the need for the farm labor housing unit(s) must be certified, and a use permit or planned agricultural permit must be obtained. Because certified farm labor housing units are considered uses

accessory to agriculture, they are exempt from the density restrictions of the Zoning Ordinance. Farm labor housing may also be approved off-site provided there are guarantees, usually in the form of deed restrictions, that the unit(s) will be occupied by farm workers in perpetuity. Since 1985, about 40 units of farm labor housing have been authorized by planned agricultural permits.

(b) Farm Labor Camps

Farm labor camps which house five or more employees must be licensed and are regulated by the State, with the County's Department of Health Services acting as their agent. According to the Environmental Health Section, presently 28 farm labor camps are licensed by the County. Most of these camps are located in unincorporated areas, each housing anywhere from 5 to 30 persons. The County's Health Department conducts annual site inspections and requires that health and safety improvements be made as needed.

(c) LCP Policy 3.32 - Farm Labor Households

LCP Policy 3.32 provides that resources for farm labor housing should be used to expand housing choices and promote a stable, non-itinerant labor force by emphasizing the provision of family housing.

(d) Provision of Family Housing for Farm Laborers

The County's Planning and Housing and Community Development Divisions are currently working with a developer and the City of Half Moon Bay on a proposal to develop a 160-unit family rental housing project on a 40-acre parcel adjacent to the southerly boundary of the City of Half Moon Bay. This project is intended to be primarily for farm laborers and their families. Rental assistance is to be provided through the Housing Authority's existing Section 8 Program. It is hoped that providing affordable farm labor housing will help preserve Coastside agriculture.

(4) Homeless

On February 28, 1989, the Board of Supervisors approved the Comprehensive Homeless Assistance Plan (CHAP) for San Mateo County prepared by the County's Housing and Community Development Division pursuant to the 1988 McKinney Homeless Assistance Act. This document contains an inventory of facilities and services that currently assist the homeless within the County, which are summarized below.

(a) Transitional Housing Facilities

There are currently eleven permanent transitional housing facilities serving the homeless in San Mateo County.

1) For Families and the Elderly

Three shelters offer transitional housing for families and the elderly. They are the Menlo Park Family Living Center in Menlo Park, the Redwood City Family Living Center in Redwood City, and Family Crossroads Transitional Housing in Daly City. Altogether, these shelters are equipped to serve a total of about 200 people; the maximum length of stay allowed is generally six to eight weeks.

2) For Victims of Domestic Violence

One facility, the San Mateo Women's Shelter, specifically serves women and their children who are victims of domestic violence. Approximately 20 people can be housed at a time, with the maximum length of stay set at two months. A "second stage" house provides housing for three families for up to six months.

3) For Single Mothers in Need of Treatment for Substance Abuse

The Harriet Tubman Empowerment Home in East Palo Alto is designed to provide housing and substance abuse treatment for a total of 14 families consisting of homeless mothers and their children. Ninety days is the longest stay allowed.

4) For the Mentally Ill

The Spring Street Shelter in Redwood City provides transitional housing for up to 15 mentally ill adults. A maximum stay of 45 days is allowed at the shelter.

5) For Single Adults or Veterans

In April of 1989, Turning Point Transitional Housing opened in San Mateo to serve homeless single adults, with a capacity of 39 beds. A maximum stay of two months is permitted. The Palo Alto Veterans Administration Medical Center also operates a transitional housing facility for homeless veterans, offering up to 40 beds and a maximum stay of 60 to 90 days. Additional services offered include after-care counseling and support.

6) For Youth Under 18

There are currently three transitional housing facilities designed to serve youth under 18 years of age in San Mateo County. One is the Catholic Worker House in Redwood City which provides shelter for up to four youths for a maximum stay of two months. The other two shelters for youths, one each in Daly City (five beds) and Redwood City (six beds), provide shelter for a maximum of two weeks to youths whose families live in San Mateo County. Parental consent is required.

(b) Facilities Providing Short-Term Shelter

There are currently two facilities that provide various types of services to the homeless on a short-term or emergency basis. One is the Winter Shelter, which operates from December through March to provide overnight shelter to up to 100 homeless adults. The other is the Community Living Room, which offers essential services related to health, employment, and a place to be during the day for homeless and runaway youths, aged 13 to 19. No overnight shelter is available at this facility.

(c) Other Shelter and Homeless Prevention Services

A variety of other services, as described below, currently offer assistance to the homeless in securing temporary or permanent housing within the County.

1) Emergency Shelter Assistance (Lodging Vouchers)

The Salvation Army provides emergency assistance to families and individuals in need through its Emergency Assistance Program. They provide lodging vouchers (usually for one to three nights at a motel), cash, vouchers for food or gas, or donated clothing or furniture. Many of their clients are homeless and lodging is the primary form of assistance given, but their services are not limited to the homeless. The Community Action Agency, Inc., also assists families, the elderly and disabled by providing lodging vouchers to the homeless for up to three nights in a motel. They also offer a three phase "homeless assistance project" where families are provided with seven days of emergency shelter, after that up to thirty days of temporary shelter, and then money from a revolving loan fund for move-in costs for permanent housing.

2) Assistance with Rental Move-In Costs

Another program, the Critical Family Need/Housing Assistance Fund, also provides assistance with rental move-in costs and homeless prevention. This program offers grants for last months' rent and security deposits to help the homeless secure permanent housing, or to pay back mortgage payments to prevent eviction or foreclosure. Assistance is also available for "critical family needs" such as utility bills, medical or dental costs, child care, and transportation.

3) AFDC Homeless Assistance Payments for Temporary and Permanent Housing

The County Department of Social Services administers a State-mandated housing assistance program for homeless AFDC and AFDC eligible families. The program provides two forms of assistance: payments for temporary housing or shelter and assistance with move-in costs for permanent housing. Payments for temporary housing can be made for up to 28 days. Applications for this type of assistance are processed immediately, and payment is issued or denied on the same day or no later than the end of the next business day. Usually, room at a local motel is reserved for one week at a time, or if space is available, referral is made to one of the County's transitional family shelter programs. Homeless families that are on or eligible for AFDC may also receive a payment to assist them in securing permanent housing, which may be used to cover the cost of a security deposit, last month's rent or required utility deposits. The family receiving such assistance must locate housing that has a monthly rent of no more than 80 percent of the family's AFDC Minimum Assistance Payment. This is often difficult, given the high rents found in San Mateo County.

(d) Other Essential Emergency Services Available to the Homeless and Pre-Homeless

There are presently two facilities in the County that offer free, hot meals to the hungry: Samaritan House Family Kitchen serves dinner five nights a week at two locations, assisting approximately 200-250 people per night. St. Anthony of Padua Dining Room serves about 300-450 hot lunches per day. It is estimated that about 26 percent of the individuals receiving free meals are homeless.

In addition to the hot meal programs, there are a number of community based agencies which provide free food boxes or grocery vouchers to the needy. Approximately 10,000 people receive food from such food pantries each month, with 80 percent of these belonging to families with children.

The County is involved in many of these programs and services, either to provide direct financial support, administrative assistance or technical expertise. For example, the County covers at least 5 percent of the cost of the State-mandated AFDC Homeless Assistance Payments program. In addition, the County recently set aside almost \$1.3 million in Community Development Block Grant funds to assist in the development and operation of two of the transitional housing facilities for families, one in Redwood City and the other in Daly City. Also, the County contributed \$500,000 for the cost of the single-persons' transitional shelter that recently opened in San Mateo.

The County's efforts to assist the homeless in the near future will focus on obtaining funding for: (1) ongoing operating costs of existing facilities, (2) expansion of an existing shelter for the mentally ill homeless, (3) development of additional group homes and independent living apartments for the handicapped, (4) expansion of services offered at existing shelters to include such things as child care, job training, and other counseling services, and (5) Section 8 assistance for residents of single-room occupancy facilities.

(5) Fair Housing Practices

(a) Anti-Discrimination Legislation

Federal and state housing laws prohibit discrimination based on race, color, religion, sex, familial status, national origin or physical and mental disability.

(b) Fair Housing Enforcement

Using County HCD Community Development Block Grant funds, the County Board of Supervisors contracts with both Mid-Peninsula Citizens for Fair Housing (MCFH) and Stanford Urban Coalition (Operation Sentinel) to enforce the laws against housing discrimination. MCFH handles fair housing enforcement in Redwood City and areas south, and Operation Sentinel handles complaints north of Redwood City to the County's northernmost boundaries and the Coastside. Both organizations engage in testing compliance with fair housing laws, investigating complaints of racial discrimination, and providing educational and outreach activities to make local officials and housing

professionals aware of responsibilities and legal remedies available under federal and state laws.

Data collected by each of these organizations reveal that, for the one-year period between July 1988 through June 1989, together the two organizations received 767 calls in the County, of which 356 were discrimination complaints; the remainder were calls concerning landlord and tenant issues which were referred to the County Human Relations Division. In addition to funding through contracts with the County, additional funding is available to these organizations from private corporations and cities and other counties in the Bay Area. This pool of funds supports a professional staff of four to five persons for each organization.

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29. "Affluence," San Jose Mercury News, November 28, 1989 (based on information about the 1990 Census from U.S. Census officials).
30. "How San Francisco May Turn Into a City Without Any Poor," San Francisco Chronicle, September 18, 1985 (based on analysis of "place of residence" data from 1980 census reports).
31. San Mateo County Community Services Department, Profile of Temporary Shelter Needs, July 11, 1984 and Kim Baker, Staff Assistant/Intern, San Mateo County Community Services Department, Survey of the Homeless, July 14, 1986.
32. San Mateo County Housing and Community Development Division, Comprehensive Homeless Assistance Plan for San Mateo County, February 17, 1989.

33. Ibid.
34. Ibid.
35. "Despair So Clearly Prevalent," Peninsula Times-Tribune, April 2, 1990.
36. San Mateo County Housing and Community Development Division, Homeless Assistance Plan, February 17, 1989.
37. Ibid.
38. Ibid.
39. Association of Bay Area Governments, Housing Needs Determinations: San Francisco Bay Area, January 1989.
40. Based on Certificates of Occupancy issued by the County Building Inspection Section during 1988 and 1989.
41. San Mateo County Planning and Building Division, San Mateo County General Plan, November 1986, Tables 8.1 and 9.5.
42. Ibid, Table 9.5.
43. Fair market rents currently used by the Housing Authority are based on the fair market rents as approved by HUD, effective October 1, 1989.

<u>Bedrooms</u>	<u>Rent</u>
0	617
1	748
2	887
3	1,104
4	1,236

44. Currently, the County uses the nationwide replacement value of \$81.13 per square foot for existing square footage and \$57.29 for proposed square footage.
45. This and subsequent data on the Section 8 Rent Subsidy Program was obtained through oral and written communications with the San Mateo County Housing Authority, May 1990.
46. Data obtained through oral and written communications with North Peninsula Neighborhood Services, May 1990.
47. Oral and written communications with the San Mateo County Community Action Agency, July 1990.
48. Oral and written communications with Pacific Gas and Electric Company, Belmont, California, July 1990.

49. Data obtained through oral and written communications with County HCD, January-June 1990.
50. Ibid.
51. Ibid.
52. Ibid.
53. Groups that assisted in developing the Countywide Housing Program for the Disabled included: the California Association of the Physically Handicapped, the Center for Independence of the Disabled, Deaf Counseling Advocacy and Referral Agency, Parents of Adult Schizophrenics, Public Health and Welfare Department, and the San Mateo County Coordinating Council on Developmental Disabilities.

HOUSING ISSUES

I. ADEQUACY OF HOUSING TO ACCOMMODATE CURRENT AND FUTURE DEMAND

The availability of vacant, buildable land for housing development is limited. Future development is generally restricted to infilling vacant parcels scattered within several urban communities and neighborhoods. The demand for housing, particularly low cost housing, on the other hand, is tremendous. Rapid employment growth in neighboring Santa Clara and San Francisco Counties, as well as San Mateo County, has contributed to a burgeoning demand for housing in the County. The following section identifies and analyzes major opportunities and constraints that should be considered in determining how best to meet housing needs.

II. OPPORTUNITIES AND CONSTRAINTS IN MEETING HOUSING NEEDS

A. NON-GOVERNMENTAL CONSTRAINTS

State Government Code Section 65583 requires an analysis of non-governmental constraints to the maintenance, improvement or development of housing for all income levels, including the price of land, cost of construction and availability of financing. The discussion of non-governmental constraints is broken down into three main categories: (1) development costs, (2) occupancy costs, and (3) neighborhood opposition.

1. Development Costs

The primary cost components of housing development are land, construction and construction financing. This section discusses the relative and changing impact of these costs.

a. Land Availability and Costs

Land cost is perhaps the most significant of all housing development costs. According to the Real Estate Research Council of Northern California, in recent years land has been the fastest growing cost component of Bay Area housing, surpassing even increases in financing costs and builder profits. During the last year ending October 1989, the relative value of residential land in the Bay Area climbed 34.3 percent, while total property valuation showed a relative gain of 24.3 percent during the period. As of October 1989, the value of land accounted for 52.3 percent of the appraised value of Peninsula homes, a higher percentage than anywhere else in the Bay Area.¹

Buildable vacant land is becoming increasingly limited in the County. This may partially account for the increase in land costs. Not only have rising land costs increased the cost of homes directly, they have also induced developers to increase the size and number of optional luxury items in new housing units in order to

maintain a balance between the cost of the land and the price of a housing unit.

b. Construction Costs

Construction costs also play a significant role in the overall price of new housing.

(1) Single Family Construction and Development Costs

Based on conversations with local builders and developers, and County Building Section staff, the current (May 1990) cost of construction for a single family residence is estimated to be about \$63 per square foot.² This figure is for a standard quality semi-custom (non-tract) home and does not include the cost of land or "soft costs" such as planning and building permit fees or architect's fees. At this price per square foot, an average size 1,500 square foot home would cost \$94,500 to build. The major components of construction costs include: (1) foundation and framing (44 percent of total construction cost); (2) roof, siding and windows (24 percent); (3) plumbing, electrical and utilities (11 percent); (4) insulation, sheet rock, tape and texture (8 percent); (5) site and soil preparation (6 percent); (6) finish work including cabinets, fixtures, and paint (5 percent); and (7) masonry work (2 percent).

(2) Multi-Family Construction and Development Costs

For multi-family apartment construction, the Real Estate Research Council of Northern California cites an average construction cost figure of \$55.43 per square foot for the Bay Area as of April 1990.³ This figure does not include the cost of land and applies to construction of "garden" or low-rise (two to three floors) apartments, which is the type of multi-family construction most common in San Mateo County. High rise (four floors and up) apartments would cost slightly more per square foot to construct, since additional engineering and steel (rather than wood) frame construction would be required. Through conversations with County Building Section staff and local builders and developers, it is estimated that the cost of low-rise multi-family construction in San Mateo County would be slightly more than the Bay Area average. A cost figure of \$58 per square foot is felt to more accurately reflect local conditions.⁴

Table 14.26 demonstrates that using a construction cost figure of \$58 per square foot, a 1,000 square foot housing unit constructed as part of a 25-unit multi-family housing development within the unincorporated area would very likely have to sell for about \$147,000.

TABLE 14.26

DEVELOPMENT COSTS OF HYPOTHETICAL 25 UNIT
MULTI-FAMILY HOUSING DEVELOPMENT
(1,000 square feet per unit)

	COST
(1) Land (\$40,000/unit) ¹	\$1,000,000
(2) Construction (\$58/sq. ft.)	1,450,000
(3) Indirect Costs (30% of (1) + (2))	735,000
(4) Profit and Overhead (15% of (1) + (2) + (3))	477,750
Total	\$3,662,750
Per Unit Cost	\$ 146,510

Sources: County Planning and Building Division; Real Estate Research Council of Northern California, Northern California Real Estate Report, February 1990; personal communication with Frank York, Vice President, W. L. Butler Construction, Redwood City; personal communication with Wayne Aozasa, Principal, Bay Mark Properties, San Mateo.

Notes: 1. Because the value of vacant land varies so greatly from parcel to parcel, dependent upon its location and characteristics, arriving at typical land costs is difficult. Land costs were assumed to be \$40,000 per unit.

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(3) Construction Financing Costs and Availability

Construction financing is the cost of borrowing money for building. Current rates for construction financing vary from approximately 9 to 12 percent with origination fees (points) of 2 to 3 percent. Construction financing normally represents a relatively small share of total unit cost. However, delays in construction or a slow housing market may increase the construction financing costs to the developer. In many cases, these costs would then be passed on to the home buyer. Thus, construction delays may have a direct impact on the affordability of housing.

Within the last year or so, it has become more difficult for developers to obtain construction financing. Lenders are imposing stricter terms on construction loans now than they have in the recent past, requiring developers to put more of their own money into a project. The recent stabilization in the real estate market, and uncertainties in the banking industry, have made lenders more cautious in financing development projects. If this situation persists, it could become a constraint to housing development.⁵

2. Occupancy Costs

Major occupancy costs are mortgage financing, property taxes, energy costs and insurance.

a. Mortgage Financing Costs and Availability

The money an individual needs to purchase a home is typically provided through mortgage financing. The Real Estate Research Council of Northern California reported that fixed mortgage interest rates eased from highs of 11 to 11 1/4 percent in the early months of 1989 to the 10 to 10 1/4 percent range during the latter months of the past year. As of May 18, 1990, interest rates for conventional 30-year mortgage financing for single family homes ranged from 10.375 percent to 10.875 percent. Origination fees (points) varied from 1.25 to 2.5 percent.⁶

Mortgage interest rates have a direct bearing on the monthly costs and hence the affordability of a housing unit. Each one percent change in mortgage interest rates increases the monthly costs for a median valued \$322,300 home approximately 6 to 9 percent (see Table 14.27). For those families able to afford to purchase a home, high monthly costs can be partially offset by tax deductions.

Financing to purchase a home or for home improvements is believed to be generally available within the unincorporated area. According to a survey of local lenders, there are no "mortgage deficient areas" in San Mateo County. High land values and relative stability in the real estate market make San Mateo County attractive to lenders. The

TABLE 14.27

EFFECT OF MORTGAGE INTEREST RATES ON MONTHLY HOUSING COSTS

MORTGAGE LOAN AMOUNT ¹	MORTGAGE INTEREST RATE	MONTHLY PRINCIPAL AND INTEREST	MONTHLY TAXES AND INSURANCE ²
\$257,840	9%	\$2,074	\$309
	10%	2,262	
	11%	2,455	
	12%	2,651	
	13%	2,851	
	14%	3,054	
	15%	3,259	
	16%	3,466	
	17%	3,657	

Source: San Mateo County Planning and Building Division.

- Notes: 1. Based on the median value of a home in San Mateo County (\$322,300) with a 20 percent down payment (\$64,460).
2. Taxes are one percent of assessed valuation. Insurance is assumed to be \$40 per month.

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residential loan business is competitive, and a lender's reasons for denying a loan application undoubtedly have more to do with the loan applicant's qualifications than the general location of the property. Consequently, lack of available financing does not pose a significant constraint to housing development or improvement within the unincorporated area.^{6a}

b. Property Taxes

Prior to Proposition 13, the property tax, when coupled with increasing assessed values, represented a significant portion of the monthly house payment. As a result of Proposition 13, property taxes are set at one percent of assessed value and are no longer as significant a cost component as they once were. However, at the time of sale, or when major improvements are made, property is reassessed and property taxes are likely to increase at that time. For elderly couples without children and other individuals living in homes that may be too large for their needs, the increased tax on a newly acquired home, along with today's higher mortgage interest rates, acts as a disincentive for them to move to smaller units.

This means that fewer homes suitable for families with children are put on the market.

c. Energy Costs

As indicated in Table 14.28, the cost of electricity per 1,000 Kilowatts rose only 21 percent between 1985 and 1989. During these years, the average household electricity expenditures also increased by 21 percent. This seems to indicate that the amount of electricity residents have been using annually has remained virtually unchanged over the last four years. Compared to the dramatic jumps energy prices have taken in the past, a 21 percent increase in the cost of electricity over a five-year period is not exorbitant. However, any cost increase is especially difficult for low-income residents whose household energy expenditures currently consume up to 20 percent of their gross income. In contrast, moderate and high income residents only spend 2 to 5 percent of their gross income on energy.⁷ Thus, the escalating price of energy affects low income households more severely and compounds the problem of providing affordable housing.

In contrast to electricity, gas prices have actually fallen. Between 1985 and 1989 there was a 2 percent drop in the average price per 1,000 Therms. In addition, there was a 16 percent decrease in the average household expenditure on natural gas between 1985 and 1989.

Residential energy prices for electricity and natural gas are expected to continue to rise. The impact of energy expenditures on household disposable income and on the local economy will continue to grow in consequence.

TABLE 14.28

ENERGY CONSUMPTION AND COSTS
SAN MATEO COUNTY
1985-1989

TYPE OF ENERGY USED	1985		1986		1987		1988		1989		%COST INCREASE 1985-1989
	USE	COSTS	USE	COSTS	USE	COSTS	USE	COSTS	USE	COSTS	
<u>ELECTRICITY (Kwh)</u>											
Average/1000 Kwh	--	\$80	--	\$80	--	\$79	--	\$86	--	\$97	21%
Average Household	5768	\$460	5604	\$447	5693	\$447	5704	\$492	5718	\$558	21%
<u>NATURAL GAS (Therms)</u>											
Average/1000 Therms	--	\$552	--	\$489	--	\$473	--	\$491	--	\$541	-2%
Average Household	912	\$503	772	\$378	770	\$372	762	\$374	797	\$432	-16%

Source: Pacific Gas and Electric Company, Economics and Statistics Department, Residential Gas and Electric Statistics for San Mateo County, 1985-1990.

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TABLE 14.29
 OCCUPANCY COSTS
 COSTS FOR PURCHASING THE MEDIAN PRICED HOME
 SAN MATEO COUNTY
 1990

	COST
<hr/>	
<u>Initial Purchase Costs</u>	
Purchase Price of Median Value Home	\$322,300
20% Down Payment	64,460
Mortgage Amount	257,840
<hr/>	
<u>Monthly Payments to Mortgage Company</u>	
Mortgage ¹	\$ 2,262
Taxes	269
Insurance (Estimated)	40
Total	2,571
<hr/>	
Yearly Income Needed to Purchase ²	\$ 90,509
<hr/>	

Source: San Mateo County Planning and Building Division.

- Notes:
1. Includes principal and interest (30 years at 10% interest).
 2. The purchase price a household can afford is limited to a price which will result in the household spending no more than 30 percent of their gross monthly income for housing. Banks will generally not finance higher monthly payments.

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The potential for reducing essential consumption of conventional energy sources in San Mateo County is great. A building designed to be energy efficient will use only one-third to one-fifth as much overall energy per square foot as a typical existing building of the same design. Using a combination of conservation and solar technologies, the energy used can be reduced by 90 percent or more.⁸

d. Insurance Costs

Home insurance rates vary greatly based on a number of factors such as replacement value, location (distance from a fire station or fire hydrant), type of construction and tenancy. For the purposes of the cost models presented, insurance costs are estimated to be \$40 per month for a median valued home in the County (\$322,300).

e. Total Occupancy Costs

Table 14.29 demonstrates the occupancy costs for purchasing the median valued house in San Mateo County. It illustrates

that the monthly mortgage payment is approximately \$2,572 and the annual income required is approximately \$90,000. The rising costs of energy and maintenance must also be added to these costs.

3. Neighborhood Opposition

Some of the most formidable obstacles to constructing higher density housing, both market rate and affordable are social and political rather than economic. Residents often fear the effects higher density housing development may have on their neighborhood. Specifically, they are concerned with the appearance of large housing developments, environmental impacts, impacts on public services and utilities such as schools, parks, sewer and water, and increased traffic. In addition, residents may worry about the social impacts an influx of new residents may have on their neighborhood.

B. GOVERNMENTAL CONSTRAINTS

State Government Code Section 65583 requires an analysis of potential and actual governmental constraints including land use controls, building codes and their enforcement, requirements for site improvements, fees and other exactions required of developers, and local processing and permit procedures.

1. Local Land Use Controls

A wide range of local controls regulate the use and development of land. The major controls are General Plan policies, annexation policies, the zoning ordinance, subdivision regulations and building codes. Through these land use and development controls, the County can assure certain standards for protection of neighborhoods, compatibility of uses, building safety and protection of the environment.

a. General Plan

The General Plan, as the County's development policy document, influences the type and extent of housing permitted in unincorporated areas of the County. The General Plan attempts to balance important, and sometimes competing, land use objectives such as: (1) minimizing the costs of providing public improvements, facilities, and services, (2) maximizing the strength and viability of local economies, (3) minimizing negative impacts on natural resources, (4) minimizing the consumption of transportation energy, (5) minimizing exposure of life and property to environmental hazards, and (6) providing physically coherent, workable, vital communities. To accommodate these competing land use concerns, the General Plan establishes an urban/rural boundary line, which clearly defines the specific land areas that are appropriate for either urban or rural development. By establishing a fixed urban/rural boundary line, the General Plan facilitates residential development by providing clear direction as to where housing and other urban development is most appropriate and where limited resources will be concentrated to support it. Other policies throughout the General Plan reinforce this basic concept by emphasizing higher densities and the provision of infrastructure in urban areas, while in rural areas, lower density development compatible with agriculture, recreational open space and resource management is encouraged.

b. Annexation

The annexation process is administered in each county by the Local Agency Formation Commission (LAFCo). When approving or disapproving a proposed annexation, LAFCo may influence types of land use, residential densities, service levels, development costs and other factors which affect the cost of housing. The annexation process can be a constraint to housing development under certain circumstances. For example, a controversial proposal for annexation could take a year or more to process, thus delaying and increasing the cost of development. In addition, since the passage of Proposition 13, developers may find cities reluctant to annex land proposed for housing. Because of decreased revenues from property taxes, cities are concerned with their ability to supply services needed for new neighborhoods.

c. Zoning Regulations

San Mateo County's Zoning Regulations establish appropriate uses of land and structures, development density, structure size and placement, parking requirements and, in certain areas, the pace and design of development. Every housing developer must comply with each applicable provision of the County's Zoning Regulations when developing a site. From a developer's standpoint, the most critical limitations usually are: (1) density, (2) off-street parking requirements, and (3) building height and setback requirements. These

provisions affect the number, type and cost of housing units that may be constructed.

(1) Density

Section 6300 of the County's Zoning Regulations establishes requirements for minimum building sites and the lot area per dwelling unit for each zoning district. Tables 14.30 and 14.31 indicate the housing types and densities permitted by the County's Zoning Regulations. The County's Zoning Regulations provide opportunities for designating residential land at very high densities, up to 87.1 dwelling units per acre, and are not felt to be a constraint to the development of housing. However, there is evidence to suggest that in some areas, the very high densities allowed actually inhibit the use of the County's density bonus provisions for affordable and senior housing; where the zoning is so permissive that it would normally allow more building density than can physically be achieved on a site, there is no incentive for a developer to

take advantage of density bonus provisions. Thus, in order to encourage use of the density bonus program for the construction of affordable and senior housing units, in some unincorporated areas allowable densities may in fact need to be lowered.

The primary constraint on the development of affordable housing, however, is the limited amount of vacant developable land which is suitable for multi-family residential development. Since most of the land in unincorporated areas is zoned and has been developed for single family dwellings, the potential for multi-family construction in unincorporated areas is very limited. The majority of residentially zoned land within unincorporated areas is zoned for one single family residence on a 5,000 square foot or larger lot, with second dwelling units also allowed in these areas since 1984. The few areas of multi-family zoning found in unincorporated communities are virtually all developed. Table 14.15 lists the few remaining large undeveloped parcels currently zoned for multi-family use; all of these are located in the urban Mid-Coast. The County is engaged in an ongoing effort to look for opportunities to re-zone and increase the density allowed on appropriate parcels.

(2) Off-Street Parking Requirements

Section 6119 of the County's Zoning Regulations contains off-street parking requirements. For both single family dwellings and apartments, the required parking spaces are governed by the number of bedrooms.⁹ County policies require that parking spaces have a minimum of 171 square feet (9' x 19') to accommodate full-sized vehicles and be provided in garages or car-ports. However, for housing developed in conjunction with the

TABLE 14.30

**HOUSING TYPES PERMITTED BY ZONING DISTRICT
SAN MATEO COUNTY UNINCORPORATED AREAS**

ZONING DISTRICT	DESCRIPTION	HOUSING TYPE PERMITTED
R-E	Residential Estates District	Single Family
R-H	Residential Hillside District	Single Family
R-1	One-Family Residential District	Single Family
R-2	Two-Family Residential District	Single & Multi-Family
R-3	Multiple-Family Residential District	Single & Multi-Family
R-3-A	Affordable Housing District	Affordable Single and Multi-Family
A-1	Agricultural District	Single Family
A-3	Floricultural District	Single Family
PAD	Planned Agricultural District	Single and Affordable Multi-Family
RM	Resource Management District	Single and Multi-Family
TPZ	Timberland Preserve Zone District	Single and Multi-Family
COSC	Community Open Space Conservation	Single Family
H-1	Limited Highway Frontage District	Single and Multi-Family
C-1	Neighborhood Business District	Single and Multi-Family
C-2	General Commercial District	Single and Multi-Family
O	Office District	Multi-Family
CCR	Coastside Commercial Recreation District	Multi-Family Mixed Use and Caretaker's Quarters*
W	Waterfront Commercial District*	Caretaker's Quarters
W	Waterfront District*	Caretaker's Quarters
M-1	Light Industrial District	None
M-2	Heavy Industrial District	None

* Proposed

TABLE 14.31

**DENSITY PERMITTED BY COMBINING DISTRICT
SAN MATEO COUNTY UNINCORPORATED AREAS**

COMBINING DISTRICT	MINIMUM LOT AREA PER DWELLING UNIT	DENSITY (NUMBER OF DWELLING UNITS PER NET ACRE)
S-1	500 square feet	87.1
S-2	1,000 square feet	43.6
S-3	1,250 square feet	34.8
S-4	1,650 square feet	26.4
S-5	2,500 square feet	17.4
S-6	3,500 square feet	12.5
S-7	5,000 square feet	8.7
S-17	5,000 square feet	8.7
S-8	7,500 square feet	5.8
S-9	10,000 square feet	4.4
S-10	20,000 square feet	2.2
S-11	1-5 acres ¹	1-0.2 ¹
S-12	2.5 acres-5 acres	0.4-0.2 ¹
S-13	5 acres	0.2
RM	5-40 acres ²	0.2-0.03 ²
PAD	40-160 acres ²	0.03-0.006 ²
TPZ	5-40 acres ²	0.2-0.3 ²

1. Based on average slope of the parcel.
2. Based on a number of development constraints including slope, geologic hazards, and scenic and agricultural value. In the Coastal Zone, both the RM and TPZ have a minimum lot area per dwelling unit of 40-160 acres.

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County's Density Bonus Program for Affordable or Rental Housing, up to 50 percent of the required off-street parking spaces may be reduced to 128 square feet to accommodate compact cars. The number of required off-street parking spaces for housing developments that are exclusively for the elderly is determined on a case-by-case basis and may be greatly reduced if it is determined that fewer spaces are needed. Also, to encourage the development of second dwelling units, only one uncovered off-street parking space is required for this housing type.

Off-street parking requirements are often assailed by the building industry as a major constraint to housing construction, particularly affordable housing construction. Developers object because of the high costs involved (often costly underground parking facilities are necessary to accommodate required parking) and because the parking requirements often restrict development to well below the maximum density permitted on a site. On the other hand, reduced parking requirements can lead to on-street parking congestion. The County's existing parking standards are currently being studied by the

Planning Division in connection with a comprehensive revision of the County's Zoning Regulations. Reduced parking standards may be recommended if it is found that parking requirements (in combination with other development standards such as minimum lot size, maximum building height, etc.) prevent maximum densities from being achieved, and that such reductions would not adversely affect residential areas through increased on-street parking.

(3) Building Height and Setback Requirements

Minimum requirements for front, side and rear yards and maximum height permitted are contained in Section 6300 of the County's Zoning Regulations. In the majority of residential districts, the maximum building height is three stories and the minimum yard requirements are 20 feet for front yards, 5 or 10 feet for side yards, and 20 feet for rear yards. In some cases, these requirements may restrict or prohibit development on difficult sites where steep slopes, irregular lot shapes or other factors make conformance difficult or impossible. However, in such cases, the requirements may be modified through a variance. In general, these standards are not excessive and are considered necessary to maintain the aesthetic quality of a neighborhood and to provide light and privacy for adjacent residents. However, these standards are also under study in conjunction with the comprehensive Zoning Regulations revision project, and may be altered if found to be unduly restrictive to higher density housing development.

d. Subdivision Regulations

The Subdivision Map Act (Government Code Section 66410 et seq.) provides local governments with the legal power to regulate land divisions and the conversion of existing multi-family buildings to condominiums or stock cooperatives.

(1) Requirements for Division of Parcels

The County's subdivision regulations affect the manner in which parcels can be divided into individual lots for development. These regulations are drawn directly from the Subdivision Map Act and are not felt to be excessive.

(2) Regulation of Condominium Conversions

As of September 10, 1981, all condominium conversions have been prohibited in the unincorporated areas. Current County regulations call for continuing this prohibition until the vacancy rate in the County increases to at least 4.15 percent. While this regulation is a constraint to condominium conversions, it protects the existing multi-family rental housing stock from conversion. The existing rental housing stock tends to be the most affordable housing available within the unincorporated areas of the County.

e. Building Codes

Building codes are standards and specifications designed to establish minimum construction safeguards for public safety. The County has adopted the 1988 Uniform Building Code. There is little distinction between San Mateo County's building code standards and those found in most other communities. While building codes could be viewed as a constraint to affordable housing development, the advantages of requiring minimum building standards for health and safety reasons far outweigh the disadvantages.

County building regulations also set minimum unit size according to the 1988 Edition of the Uniform Building Code. A studio or one-bedroom unit must be a minimum of 200 square feet in area, with a separate bathroom. Such a unit would be extremely small, but could conceivably house one or two persons. Because of the small size of units permitted, minimum unit size is not a constraint to affordable housing development; however, other requirements such as parking may discourage the development of small units.

2. Local Permit Approval Process

The permit approval process can potentially impede housing development because of: (1) the length of time it takes to analyze and ultimately reach a decision on land use applications, (2) the cost to a developer to secure planning and building permits, and (3) the annual limit on building permits imposed in certain areas of the County.

a. Processing Time

In 1978, the County completed an intensive study of its Development Review Process.¹⁰ It was found that, on the average, it required about three months to reach a decision on development applications in the County. Included in this average were minor subdivisions, use permits and variances. On their own, these processing time averages were not felt to be excessive and were well within the range of processing times of other jurisdictions. However, while three months was the average, significant numbers of cases required more than that amount of time to reach a decision.

Since that time, in order to reduce processing time and increase applicant convenience, "one stop" permit processing was implemented by consolidating Building Inspection, Current Planning, Environmental Analysis and relevant personnel from both the County Public Works Department and the Environmental Health Division within the Development Review Center of the County's Planning Division. To further reduce processing times, in June 1984, the County's Zoning Hearing Officer began processing, as well as hearing, applications of a minor nature (e.g., minor subdivisions, use permits and variances).

In May, 1990, efforts to expedite the development review and permitting process continued with the establishment of a Development Review Committee, which consists of staff from the planning, building, public works, environmental health, and fire protection sections. The goal of the committee is to review planning permit applications as soon as they are submitted to: (1) determine if additional information is needed, (2) identify key project issues, (3) develop a plan of action for addressing those issues, and (4) set hearing deadlines for the project. It is hoped that this committee will facilitate coordination between various staff members, which will in turn provide better, more consistent service to applicants.

Still more recently, in November, 1990, the Planning and Building Division began using "Permit*Plan," a computerized permit tracking system. The system is designed to provide faster, more efficient service to applicants in a cost-effective manner. It will also make aggregate information about the various permits issued by the Division much easier to retrieve. The County's implementation of Permit*Plan shows a firm commitment to the removal of barriers to development caused by local permitting procedures.

Despite these improvements, however, delays are still likely to occur as a result of problems with the design or environmental impact of a project and the time afforded the public for input by the Planning Commission and the Board of Supervisors. While bureaucratic reorganization and computerization can improve the development review process, it has little impact on shortening delays stemming from increased public input.

b. Cost of Building and Planning Permits

Building and planning permit fees are established by resolution of the Board of Supervisors. Square footage is used to compute building permit fees. For a 1,000 square foot, newly-constructed single family home with an attached two-car garage, building permit fees would cost approximately \$921 as shown in Table 14.32. When required, a soil survey may add another \$1,000 to \$5,000; the average cost of a soil survey is about \$2,000.

In addition to these costs, there are additional planning service fees for subdivisions, grading permits, use permits, etc. For many developments, multiple planning permits are necessary. To ensure planning service fees do not overly restrict housing development, the County limits to \$1,130 the amount that may be levied for planning service fees for a new single family residence or second unit on an existing legal parcel. In addition, the Planning Director is authorized to adjust fees in unusual circumstances when the regular fees would clearly be excessive and only limited processing time is required. Appendix B contains the County's current Planning Service Fee Schedule.

c. Annual Permit Limits

In the following areas of the County, annual permit limits have been imposed to control the pace of development.

(1) South Coast

In the South Coast, the Local Coastal Program (LCP) limits the total number of residential building permits to 33 (1 to 9 per watershed) in any given year. This is to insure that South Coast residential buildout proceeds at an even rate and does not overburden coastal resources (particularly water resources) or public services. Exemptions from the permit limit are available for affordable housing and/or farm labor housing. Exemptions are also available for large scale projects on a case-by-case basis, provided that the cumulative impact(s) of the proposed development and any other development in the relevant watershed(s) will not adversely affect coastal resources. So far, this permit limit has been not been a constraint to the development of housing, as the pace of residential construction in the South Coast has been well below the limit. For example, only 6 building permits were issued for the South Coast in 1989, 11 in 1988 and 13 in 1987.¹¹

(2) Mid-Coast

A similar limitation of 125 residential building permits per year has been imposed by the LCP in the Mid-Coast in order to insure that schools and other public works are not overburdened

TABLE 14.32

SAMPLE BUILDING PERMIT FEES
UNINCORPORATED AREAS OF SAN MATEO COUNTY

	COST PER SQUARE FOOT	TOTAL AMOUNT
<u>Single Family Home (1,000 sq. ft.)</u>		
Building	.36	\$360.00
Plumbing	.05	50.00
Mechanical	.06	60.00
Electrical	.06	60.00
<u>Attached 2-Car Garage (342 sq. ft.)</u>		
Building	.24	82.08
Electrical	.06	20.52
Subtotal		632.60
Plan Check Fee at 65% of Total		\$411.19
Geotechnical Fee (required on a case-by-case basis)		\$510.00
TOTAL FEE		\$921.19

Source: San Mateo County Building Inspection Department, August 1990.

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by rapid growth. Again, affordable housing is exempt from this building permit limit. Also, the Board of Supervisors may extend the limit to allow up to 200 building permits per year upon finding that water, schools and other public works have sufficient capacity to accommodate additional growth. In the past two years, the 125 permit limit has not been reached; in 1989 a total of 30 building permits was issued for the Mid-Coast, and in 1988, the total number issued was 101. However, in 1987, a year of vigorous building activity, the 125 permit limit was reached in November. At this time the Board of Supervisors exercised its option to extend the limit, and 8 additional permits were issued that year based on a finding that additional service capacity was available. To date then, the building permit limitation for the Mid-Coast has not been unduly restrictive to housing development in the area.¹²

(3) Emerald Lake Hills

In October, 1989, a building permit limit for new residential structures of 55 per year was established for Emerald Lake Hills as part of the adoption of revised zoning regulations for the area. This was felt to be necessary to control the pace of residential development, which had accelerated rapidly since the completion of the new sewer system in 1985. Building permits for new residential structures were being issued at a rate of about 80 per year, and the increased volume of construction activity was adversely impacting the community, causing intolerable levels of noise and traffic on the narrow, winding roads of the area. In order to insure that housing construction would proceed at a less disruptive pace, the 55 per year limit was adopted, allowing a phased build out of the community over the next ten years. Although this may result in fewer building permits being issued annually in Emerald Lake Hills, institution of the limit was considered necessary to protect the health, safety and well-being of the area's residents.

3. Local Use of Federal and State Programs

The Housing and Community Development Division and the Local Housing Authority have ongoing housing assistance programs for low and moderate income households within unincorporated areas. Generally, funding for these programs is from either the state or federal governments. State and federal funding to improve and develop housing affordable to low and moderate income households is limited, with fewer funds to be available in the future. San Mateo County is a high cost area and the HUD determined median income is also high (\$45,600 for a family of four).

Because the costs of construction (particularly the land component) and market rental rates are so high, it is difficult to use the few remaining state or federal financing mechanisms to provide many housing units which would be affordable to low or moderate income families. As such,

the design of these programs in some cases may be considered to be a constraint to the protection and development of affordable housing.

III. EVALUATION OF EXISTING PLANS, POLICIES AND REGULATIONS AFFECTING HOUSING

The previous sections documented that the major housing problem in unincorporated San Mateo County continues to be affordability. Other housing problems, such as overcrowding and substandard conditions, are much less severe than the cost of housing. All income groups are affected; however, people of low and moderate income are most impacted by the high cost of housing. Because of the overriding importance of the affordability problem, the policies and programs of the Five-Year Implementation Plan for the Housing Chapter adopted in 1987 focused on protecting and providing affordable housing for all groups, including those with special needs. In this section the effectiveness of these existing policies and programs is evaluated, and the County's success in meeting the objectives set by the 1985-1990 Five-Year Implementation Plan is discussed. Results of the following policy-by-policy evaluation are also summarized in the 1990-1995 Five-Year Implementation Plan under the column heading "Accomplished 1985-1990."

A. PROTECTION OF EXISTING AFFORDABLE HOUSING

The existing housing stock, as a whole, is and will continue to be more affordable than newly constructed housing. Generally, the most affordable housing available in the unincorporated areas of San Mateo County is provided in existing multi-family rental buildings. Threats to the existing supply of affordable housing include: deteriorated condition, loss of units as a result of conversion or demolition, rising energy expenses and increasing housing values and rental costs. The following policies and programs from the 1987 Housing Chapter sought to address these potential problems.

1. Programs to Improve Housing Condition

a. 14.1 - Maintain and Improve the Quality and Affordability of Existing Housing Stock (Rehabilitation)

Strive to maintain and improve the quality and affordability of the existing housing stock in order to minimize displacement of existing residents. The Five-Year Implementation Plan set an objective for the rehabilitation of 1,500 housing units.

Evaluation: The County was able to meet this objective. It is estimated that 1,720 housing units were rehabilitated from 1985-1990, which clearly exceeds the 1,500 unit objective.¹³

b. 14.1 - Maintain and Improve the Quality and Affordability of Existing Housing Stock (Replacement of Substandard Units)

Strive to maintain and improve the quality and affordability of the existing housing stock in order to minimize displacement of existing

residents. The Five-Year Implementation Plan set an objective for the replacement of 75 housing units.

Evaluation: The 1985-1990 objective for replacement of substandard housing units in unincorporated areas was derived from County Building Section demolition permit records. The number of demolition permits issued during the previous five-year period were tabulated, and it was assumed that a percentage of the demolished units would subsequently be replaced by new housing units. However, until recently demolition permit records did not differentiate between "partial" and "total" demolitions. Consequently, the 1985-1990 target for replacement of substandard units was unrealistically high. Using the same estimating method, but this time only counting total demolitions, it is estimated that seven substandard units were demolished and replaced during 1985-1990. The target for 1990-1995 shown on the 1990-1995 Five-Year Implementation Plan also reflects this lower, but more accurate assessment of replacement activity.

c. 14.8 - Low Interest Rehabilitation Loan Program

Support County HCD in their efforts to: (1) provide below market rate loans for the rehabilitation of deteriorated housing units occupied by low and moderate income residents who either own or rent their units; (2) periodically monitor the condition of housing for signs of deterioration and target available rehabilitation funds to areas with the greatest housing deficiencies; (3) investigate and pursue procurement of additional resources for housing rehabilitation; and (4) require that rent increases are limited for rehabilitated rental units and periodically monitored for compliance. The Five-Year Implementation Plan set an objective to issue at least 36 low interest rehabilitation loans to low and moderate income residents during the 1985-90 period.

Evaluation: The County was able to meet the objective by issuing 89 loans in unincorporated areas during 1985-1990 (see Table 14.24). The Housing Rehabilitation Program operated by County HCD remains an important part of the County's effort to conserve affordable housing. North Fair Oaks continues to be an area where significant numbers of units are in need of rehabilitation; one third of the loans were made to residents of North Fair Oaks. However, other unincorporated areas have significant numbers of older units; for example, the Coastside, Broadmoor, Emerald Lake Hills, West Menlo Park, and Sequoia Tract. A number of loans were made in each of these areas as well. While the Housing Rehabilitation Program has been very successful at rehabilitating individual housing units, a large portion of the housing stock is still in need of repair.

d. 14.9 - Building Code Enforcement

Prevent or eliminate hazardous living conditions by: requiring structures to conform to an accepted set of construction standards, inspecting buildings for deficiencies upon request or in response to

a complaint, and halting improper construction activities. The objective set in the Five-Year Implementation Plan was the issuance of 8,000 building permits for alterations and additions, which would in turn provide the opportunity for code enforcement inspections.

14.10 - Voluntary Code Inspection Services

Support efforts to inform existing or potential property owners that the County's building inspection services are available, upon request, to inspect structures, describe their condition, and provide a construction history to the extent that such information is available.

Evaluation: The 1985-1990 objective for building code enforcement was met, as 8,483 permits were issued by the County for alterations and additions to existing structures, and inspections were performed as a required part of the permit process. Additional inspections also occurred in response to complaints, although these were relatively few in number. In addition, 111 free voluntary inspections were conducted by County building inspectors in response to requests from citizens received after the October 17, 1989, Loma Prieta earthquake.

Through these inspections and enforcement, the County's Building Inspection Section has been successful in bringing substandard housing conditions into conformance with existing building codes. However, because codes are enforced only when a building permit is taken out, a complaint is lodged, or a voluntary inspection requested, the current program is a not comprehensive or systematic approach to housing rehabilitation, which may be needed to ensure improvement of the housing stock as a whole in problem areas.

2. Programs to Protect the Multi-Family Rental Housing Stock

a. 14.11 - Condominium Conversion Prohibition

Maintain the existing rental housing stock by prohibiting condominium conversions until market factors, such as vacancy rates, indicate that there is no longer a shortage of affordable rental housing.

Evaluation: The County continues to prohibit condominium conversions in unincorporated areas because the Countywide vacancy rate, as estimated annually by the State Department of Finance (DOF), is below the 4.15 percent level established by the Board as an indicator that the current rental housing shortage has eased. The most recent estimate by DOF for January 1, 1990, is a 3.12 percent vacancy rate, which is well below the target figure. Consequently, the current restriction on condominium conversion will remain in place, and the existing multi-family rental housing stock will continue to be protected from conversion to condominiums or cooperatives.

3. Programs to Reduce Overpayment

a. 14.12 - Administration of Rent Subsidies

Support the Housing Authority in their efforts to provide affordable rental housing opportunities for lower and moderate income households through their administration of rental subsidy programs. The 1985-1990 Five-Year Implementation Plan set a target to maintain 100 rental subsidy certificates in use in the unincorporated area.

Evaluation: The County has been able to meet this target. As of June 22, 1990, there were 3,004 rental subsidy certificates and vouchers available Countywide. Of these, 2,892 were in use, approximately 200 within unincorporated areas.

4. Programs to Improve the Energy Efficiency of Existing Housing

a. 14.13 - Energy Conservation in Existing Housing

Support the installation of energy conservation features in existing housing units and support educational and financial programs that focus on improving the energy efficiency of existing housing. The Five-Year Implementation Plan established an objective to support installation of energy conservation measures in 7,500 housing units.

Evaluation: It is difficult to determine definitively whether or not this objective has been achieved. The numerical target established in the previous Implementation Plan was based on a market survey done by PG&E in 1983, and comparable data for more recent years is unavailable. However, it is questionable whether this data, even if available, would give an accurate estimate of the County's efforts to promote energy conservation in existing housing.

The County continues to support energy conservation in existing housing indirectly through Board Resolution No. 42807 which encourages energy conservation measures for all existing residential buildings in the County. However, direct support by the County for energy conservation programs has been reduced in recent years as more pressing housing needs (e.g., the homeless) have demanded resources formerly used on County energy conservation programs. However, with the recent rise in oil prices, such programs could again become a priority.

5. Programs to Protect Affordable Housing from Demolition or Conversion and to Provide Services to Tenants of Affordable Housing

a. 14.14 - Preserving Existing Single Family Residential Areas

When preparing area plans, enhance the character of existing single family areas by protecting them from incompatible land use designations which would degrade the environmental quality or character of the area. Compatible land use designations would be limited to

residential uses, including multi-family housing in areas currently in transition and along traffic corridors. The Five-Year Implementation Plan established a target to implement this policy during the preparation of area plans for unincorporated communities.¹⁴

Evaluation: This policy was considered during the recent preparation of area plans for the unincorporated areas of Colma and Princeton. For unincorporated Colma, land use designations established by the Colma Area Plan (1989) protect single family housing areas from incompatible uses. Specifically, an area of single family housing along A Street is protected by retention of its Medium Density Residential (6.1-8.7 dwelling units/acre) land use designation. Also, an area of single family housing along Second and Third Streets is preserved for residential use, albeit at a slightly higher density (Medium High Density Residential, 8.8-17.4 dwelling unit/acre), since this area is at present a mixture of single family and other housing types and appears to be in transition. In addition, proximity to the future BART station warrants an increase in residential densities in the area.

As for Princeton, Policy 14.14 does not apply, since the Princeton area is largely commercial/industrial in character. The few non-conforming single family residences that presently exist in this area will be protected by proposed ordinances that would allow alterations and would clarify the replacement potential of such residences.

b. 14.15 - Demolition Controls in the Coastal Zone

Restrict the demolition of affordable housing in the Coastal Zone (including mobilehome parks), consistent with Local Coastal Program Policies.

Evaluation: Requirements of State law and the policies of the LCP continue to be effective in preventing the loss of affordable units in the Coastal Zone. From 1985-1990, no affordable units were demolished in the Coastal Zone. If demolition had occurred, replacement units would have been required, consistent with Government Code Section 66590 and LCP Policy 3.13. The El Granada Mobilehome Park continues to be protected by Policy 3.15 of the LCP which explicitly prohibits the demolition or displacement of the park. As such, the loss of affordable housing units, including mobilehomes in established parks, is effectively prevented in the Coastal Zone.

c. 14.16 - Mobilehome Park Tenant Protections

Promote the protection of mobilehome park tenants by: (1) regulating the closure of mobilehome parks or cessation of use of the land as a mobilehome park by ensuring reasonable measures are provided to mitigate the adverse impact of the conversion on the ability of the park residents to find alternative housing; and (2) where appropriate, designating and zoning, as part of the

preparation of area plans, suitably located mobilehome parks for exclusive mobilehome park use.

Evaluation: Consistent with State enabling legislation, the County continues to require anyone proposing to convert a mobilehome park to an alternative use to prepare a Mobilehome Park Conversion Impact Report (MPCIR). The report must assess the impact of the park conversion on tenants and include measures to find adequate replacement space in other mobilehome parks, or take other reasonable measures to insure park residents have suitable alternative housing. Since finding suitable replacement space for mobilehomes or replacement housing units is extremely difficult in the County's tight housing market, this requirement has so far proven to be an effective deterrent to mobilehome park conversion; no mobilehome spaces in the unincorporated area have been lost to demolition and conversion within the last five years. However, even more definitive, permanent protection can be provided if existing mobilehome parks are designated and zoned exclusively for mobilehome park use.

The existing mobilehome park in unincorporated Colma is protected by Policy 4.4 of the Colma Area Plan, adopted in 1989, which explicitly requires the preparation of a MPCIR and the identification of a suitable replacement site within the general area, if possible, before conversion will be considered. This protects the mobilehome park from conversion which might result in the loss of affordable units, and ensures that every effort will be made to find an alternative site in the area. However, the plan did not designate the site for exclusive mobilehome park use, which would have guaranteed its continued use as a mobilehome park, because it is located adjacent to the future BART station. As such, the site is suitable for higher density housing, a significant percentage of which must be affordable, given the inclusionary and density bonus provisions of the Colma Area Plan. Thus, the site is not permanently protected, since to do so would preclude consideration of other residential uses that may provide an even greater number of affordable units on the site.

d. 14.17 - Information, Referral and Mediation Services to Landlords and Tenants

Support the information, referral and mediation services offered by the County's Human Relations Division as a means to resolve conflicts between landlords and tenants.

Evaluation: Overall this program is successful, though it continues to be constrained by limited funding. North Peninsula Neighborhood Services, under contract with the County Human Relations Division, offers landlord/tenant information, referrals, and mediation services throughout the County. Working within the parameters set by State law, which establish the rights and responsibilities of landlords and tenants, the program has proven to be effective in distributing valuable information and in resolving potential conflicts.

North Peninsula Neighborhood Services currently handles about 800 calls a month, mostly from people requesting information about tenant/landlord rights and responsibilities.

B. PROVISION OF NEW HOUSING OPPORTUNITIES

As documented in the Needs Section, there is a great need for affordable rental units to house the growing number of small households as well as large households with children that are of low or moderate income. The construction of affordable housing has been impeded in the past by the high cost and limited availability of land, high construction and financing costs, length of permit processing, community opposition to low and moderate income housing, and lack of public subsidies. This Section assesses the adequacy of existing County programs to provide new housing opportunities in light of these constraints.

1. Housing Production

a. 14.2 - Ensure Sufficient Production of New Housing

Strive to ensure that there is sufficient production of new housing of affordable cost and diverse size to accommodate the housing needs of all persons who reside, work, or who can be expected to work or reside in the County. The Five-Year Implementation Plan set an objective for a total of 1,464 housing units to be built in the unincorporated area from 1985-1990. Of these units, 1,398 are to be built within city spheres of influence, while 66 units are to be constructed in unincorporated areas outside spheres of influence. With regard to affordability, 263 (18 percent) of the units constructed are to be affordable to very low income households, 220 (15 percent) affordable to low income households, and 293 (20 percent) to moderate income households. The remainder (688 or 47 percent) were to be affordable to above moderate income households.

Evaluation: The County was close to meeting the overall goal for the production of new housing in the unincorporated area. The number of units actually constructed from 1985-1990, based on certificates of occupancy issued during that period, was 1,179 housing units, which is about 81 percent of the objective total. Within city spheres of influence, 1,044 units were produced, which is somewhat less than the objective number of 1,398. However, in the rural unincorporated areas outside city spheres of influence, 135 housing units were built, which is more than double the 66 unit objective set for these areas.

The County was not as successful in meeting the goal for the level of affordability of new housing. As Table 14.33 shows, of the affordable units actually constructed in projects receiving public assistance from 1985-1990, 12 new housing units were constructed for use by very low income families and 12 for moderate income families. In addition, although the County does not monitor rents charged for second units, it is reasonable to assume that these small rental

units are generally affordable to individuals in the moderate income category.¹⁵ Based on this assumption, there were a total of 42 additional housing units built or legalized during 1985-1990 that were affordable to the moderate income group, for a total of 54. Likewise, it is reasonable to assume that farm labor housing units are generally available to very low income families.¹⁶ Consequently, the seven farm labor housing units for which certificates of occupancy were issued during 1985-90 are included in the very low income category. Finally, lacking any definitive information to the contrary, it is assumed that the remaining units constructed in unincorporated areas from 1985-1990 (1,106) are affordable only to the above moderate group.

In addition to the affordable units constructed from 1985-1990, the County also has approved three affordable housing projects in the unincorporated area for which construction has not yet begun. They include: (1) 160 units of affordable housing for farm workers and their families south of Half Moon Bay; (2) 52 affordable units out of 148 total units in the Farallon Vista Project in North Moss Beach; and (3) 6 affordable units out of a total 38 units in a condominium project in North Fair Oaks. As discussed previously, the first two projects, which are on the Coastsides, have been delayed due to lack of adequate water supply facilities. However, affordable housing is a priority use within the Coastal Zone, which means these projects will be first in line for water and sewer capacity once it is available (estimated to be 1992-93). The North Fair Oaks project has just recently received all necessary planning approvals, and the developer is now working on obtaining building permits. Construction of this project is expected to be underway within the next year (1990-1991). The estimated level of affordability of the units in these three developments is shown on Table 14.33.

2. Programs to Insure Availability of Land for New Housing

a. 14.18 - Locating New Housing

Encourage the provision of housing near employment centers where adequate services exist or can be provided. Identify these areas, as well as their potential for additional residential development, as part of the preparation of area plans.

14.19 - Increasing the Land Available for Residential Use

Examine, as part of the preparation of area plans: (1) the designation and zoning of undeveloped or underutilized land for residential development consistent with Policy 14.18 and the Locational Criteria contained in Table 8.1P of the Urban Land Use Chapter, (2) the rezoning to multi-family densities of suitable large vacant

TABLE 14.33

TOTAL HOUSING UNITS BUILT OR AUTHORIZED BY INCOME LEVEL
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1985-1990

	VERY LOW	LOW	MODERATE	ABOVE MODERATE	TOTAL
Number of Units Constructed Based on Certificates of Occupancy	19	0	54	1,106	1,179
Number of Units Authorized Based on Receipt of Planning Approvals (not yet constructed)	54	84	80	128	346

Source: San Mateo County Planning and Building Division.

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parcels on the edge or outside of single family neighborhoods, (3) the application of mixed-use zoning combining residential uses with compatible commercial or industrial uses, and (4) the use of air-space above appropriate facilities as sites for housing.

Evaluation: The Princeton Area Study and the Colma Area Plan were completed during the 1985-1990 period. Both plans recognize the potential for additional residential development in these areas. In Princeton, which has historically been almost exclusively industrial/commercial in character, opportunity for residential uses throughout the 100-acre study area were increased by relaxing non-conforming use regulations, expanding mixed use zoning and allowing caretaker's quarters in both industrial and commercial areas. In Colma, where the future BART station is to be located, the Area Plan calls for the "upzoning" of much of the area which was previously zoned residential to allow greater residential densities (8 acres), and for mixed commercial/residential projects in areas that were previously zoned for exclusive commercial use (6 acres). In addition, approximately 9 acres of land in other locations throughout the unincorporated area were redesignated or rezoned to accommodate specific residential projects.

c. 14.26 - Second Dwelling Units

Encourage the legalization of existing and construction of new second dwelling units on parcels where single family residences are permitted by the zoning provided that: (1) the maximum housing growth from second units is limited to 20 percent of the existing number of main dwelling units in existence in an area; (2) the second unit is small or secondary in size to the main dwelling unit; (3) minimum building site, off-street parking and design review requirements are met in order to ensure the compatibility of the second unit with the character of the neighborhood; and (4) there are no major conflicts with resource protection in rural areas. The numerical objective for the production of second units set by the previous Five-Year Implementation Plan was 125 total (15 legalized, 110 new).

Evaluation: Overall, the County's second unit program continues to be successful in providing alternative rental housing opportunities. From 1985-1990, a total of 109 second units were authorized by permit, including both new and legalized units. Based on the number of certificates of occupancy issued for second units during that same period, 42 of these were new units constructed, while 67 were legalizations. As these figures show, the number of second units legalized by far exceeded the objective, while the number of new second units constructed fell somewhat short of the goal.

d. 14.36 - Land Banking for Affordable Housing

Support County efforts to acquire suitable sites and/or to reduce site improvement costs for non-profit and profit organizations to

develop housing for very low, lower and moderate income occupants. The Five-Year Implementation Plan set a goal to acquire or reduce site improvement costs for two sites in the unincorporated area.

Evaluation: Within the last five years, County HCD has acquired one site for affordable housing in the unincorporated area. The site of the 160-unit farm labor housing project south of Half Moon Bay was acquired by the County in order to make this development financially feasible.

e. 14.21 - Designated Sites for Affordable Housing

When preparing area plans, analyze the suitability of designating specific sites for affordable housing development in order to insure the availability of land for this purpose, consistent with local housing needs.

Evaluation: Within the last five years, the Princeton Area Study (1987) and the Colma Area Plan (1989) were completed. In both cases, the suitability of designating specific sites for affordable housing development was evaluated. In the case of Princeton, the Princeton Area Study focused on ways to preserve and revitalize the existing coastal-dependent industry and visitor-serving commercial uses in the area, since Princeton is perhaps the only location on the San Mateo County coast that is appropriate for such priority coastal development. Residential uses, which are potentially incompatible, are considered to be of secondary importance in this location. Consequently, the Study did not designate specific sites for additional housing; however, through subsequent implementing ordinances, it has been proposed that residential opportunities in the area be expanded to a level which is consistent with the primary industrial/commercial focus of the area. For example, the existing non-conforming housing stock will be preserved through zoning ordinance amendments which allow additions and alterations and clarify the replacement potential. Also, it is proposed that caretaker's quarters be allowed, and that multi-family dwellings continue to be permitted as part of mixed-use developments.

In the case of Colma, rather than designating specific sites for affordable housing, an alternate approach to increasing affordable housing opportunities was chosen. Residential densities over much of the area were increased and residential uses were allowed as part of mixed-use developments in areas previously zoned exclusively for commercial development. In addition, an inclusionary provision was established, requiring all housing developments of 10 units or more to reserve 20 percent of the units as affordable. It was felt that this more flexible approach could potentially result in the construction of more affordable housing than would be the case if one or two specific sites were designated for affordable housing.

f. 14.23 - Use of Surplus County Lands for Affordable Housing

As part of the General Plan Conformity Review Procedure, required when the disposal of surplus County property is proposed, consider the use of surplus County lands to facilitate the development of affordable housing.

Evaluation: During 1985-1990, 38 General Plan Conformity requests dealing with County-owned land in the unincorporated area were processed by the Planning Division. The majority of these requests dealt with the vacation of streets and rights-of-way. Only five requests dealt with the sale or transfer of County property; most of these involved the transfer of property, considered to be undevelopable due to severe topographic constraints, to various park and open space agencies for use as parkland.

However, within the last five years, nine surplus sites owned by the County in incorporated areas were donated for affordable housing development. All of these sites were in the City of East Palo Alto, consisting of the following: (1) eight lots to be used for construction of eight affordable single family homes, and (2) one site to be used for the development of 15 affordable units.

In addition, the County recently sold a 25-acre surplus site on Polhemus Road in the City of San Mateo for residential development. At least \$3 million from the proceeds of that sale has been earmarked by the Board of Supervisors for affordable housing. At present, a proposal for 60 new homes on the site is being reviewed by the City of San Mateo.

g. 14.49 - Data Collection - Undeveloped Large Parcels

In order to assess whether there is a sufficient amount of land available to meet future housing needs: (1) gather data on the actual number of units developed on vacant parcels relative to those permitted by the zoning, and (2) analyze this data during the next update of the County's Housing Chapter.

Evaluation: As discussed in the "Inventory of Undeveloped Lands" Section, nine of the 40 large undeveloped parcels included in the 1987 inventory have subsequently been approved for the development of 201 housing units. In the 1987 inventory, it was estimated that these same parcels had the potential to accommodate 254-282 housing units, based on existing zoning. A combination of factors may account for the actual number of units approved being somewhat lower than predicted, including infrastructure constraints, topographic constraints, and pressure from the community to reduce density in order to avoid negative visual and traffic impacts. For example, in the Palomar Park area, where three of the six large undeveloped parcels in the area have been approved for development, the combination of these factors resulted in the approval of densities lower than those allowed by the zoning; the lack of sewer facilities in the area was particularly instrumental in limiting the density of development.

Currently, the updated inventory of large undeveloped parcels includes 30 parcels encompassing about 2,500 acres, with the potential to accommodate anywhere from 1,450 to 3,000 housing units based on existing zoning. In addition, there is the potential for 3,500 dwelling units on approximately 4,000 vacant small parcels. Given that the estimated need for housing in unincorporated areas within city spheres of influence is estimated to be 2,656 units within the next five years, it appears that there is enough vacant undeveloped land within urban unincorporated areas to accommodate future housing needs. However, it is unlikely that the demand for affordable housing will be satisfied in the near future by relying solely on the private development of these lands. As Tables 14.14 and 14.15 indicate, all of these parcels are subject to moderate to severe constraints on development. Many of these constraints could be overcome if substantial investments were made, for example to extend urban services, but the housing developed on these sites is likely to be expensive as a result. The same is true regarding development of more remote rural areas which are subject to the same sorts of constraints.

3. Programs to Reduce Construction and Energy Costs

a. 14.22 - Mobilehomes, Modular Homes and Factory-Built Homes

Consistent with State legislation, allow mobilehome parks as a permitted land use on residentially zoned land. Also, adopt specific development standards for multi-unit developments utilizing mobilehomes, modular homes or factory-built homes as a means of encouraging the production of lower priced housing. The Five-Year Implementation Plan set a goal to allow mobilehome parks as a permitted use on residentially zoned land (required by Government Code Section 65852.7) in conjunction with the comprehensive revision of the County's Zoning Regulations, a project that was scheduled for completion in 1987-1988.

Evaluation: The revision of the County's Zoning Regulations was not completed within the time frame anticipated, due in part to Planning Division staff changes which impeded progress on the project. Consequently, this policy has not been fully implemented. Over the last year, work on this project has again resumed, and completion is anticipated within the next five-year period. In the meantime, consistent with Government Code Section 65852.3, current zoning regulations do allow mobilehomes and manufactured homes to locate on permanent foundations on all lots zoned for conventional single family dwellings, except in designated County and State scenic corridors. Within the last five years, certificates of occupancy were granted to approximately seven mobilehome/manufactured homes in residential areas.

In addition, mobilehomes have been used extensively in the rural areas of the County as farm labor housing.

b. 14.24 - Reducing Construction Costs

Reduce construction costs by allowing alternative housing types, such as mobilehomes and modular homes, and flexible site design standards, such as the clustering of housing.

Evaluation: As discussed above, the County's Zoning Regulations currently allow mobilehomes and manufactured homes to locate on permanent foundations on all lots zoned for conventional single family dwellings, except in designated County and State scenic corridors. Also, the County currently has a Planned Unit Development Zoning District which provides development flexibility, particularly on larger sites, by allowing clustered housing, a mix of uses, and commonly-owned open space. Once applied to a site, PUD regulations take the place of the regular zoning on a given site and permit the developer and the County to agree upon a more innovative land use and development plan than would otherwise be allowed. This flexibility can reduce the costs of providing utilities, roads, site improvements and construction. The Planning Division periodically receives requests for PUD zoning and has processed a number of housing developments using this flexible zoning. However, the County cannot require a developer to use the PUD ordinance; a PUD zoning designation must be initiated by the developer.

c. 14.30 - Flexible Parking Standards

Incorporate, as part of the update of the County's parking regulations, provisions which may make the development of affordable housing more feasible, such as: (1) the joint use of parking areas, (2) fees in lieu of parking, (3) setting aside a percentage of spaces for compact cars, (4) reducing the number of spaces required where it can be demonstrated that fewer are needed, and (5) alternatives to covered parking. The Five-Year Implementation Plan called for the implementation of this policy in conjunction with the comprehensive revision of the County's Zoning Regulations scheduled for 1987-1988.

Evaluation: Since the revision of the County's Zoning Regulations has not yet been completed, this policy has not been fully implemented. However, the zoning regulations currently allow the application of flexible parking standards for developments granted a density bonus for affordable or rental housing, or for elderly housing. Also, by administrative policy, compact parking spaces may be allowed. The revision of existing parking standards to incorporate other flexible provisions as suggested by the above policy is now anticipated to be complete within the next five years.

d. 14.31 - Energy Efficiency of New Housing

Improve the energy efficiency of newly constructed housing by enforcing State energy codes and encouraging the use of on-site

renewable energy sources by assisting applicants in meeting the County's guidelines for passive solar design and solar access.

Evaluation: In new housing, energy conservation is required by Title 24 of the State residential building standards. All newly constructed homes are required to meet these standards which are very specific in their requirements for energy conservation, but do allow for a wide range of flexibility in application. Currently, the Building Inspection Section checks building plans for compliance with Title 24. In general, the standards are considered to be effective in achieving energy efficiency based on average regional climatic conditions.

4. Programs to Minimize the Cost and Time Involved in Processing Permits

a. 14.28 - Local Permit Processing

Strive to minimize the cost to the applicant and the amount of time it takes to process planning and building permits, and encourage the production of affordable housing by: (1) establishing new or revised processing fees only after approval by the San Mateo County Board of Supervisors; (2) updating existing regulations as required to reflect recent changes in State law; and (3) establishing a fee reduction or waiver program as an incentive to developments which set aside at least 20 percent of all units for sale or rent to very low, lower or moderate income households at an affordable price.

Evaluation: With the exception of number (3) above, this policy has been implemented. Permit processing fees are currently established by resolution of the Board of Supervisors. The most recent Planning Service Fee Schedule was adopted by the Board July 1, 1990. Fees continue to be set only as high as necessary to cover the County's costs in processing permits. The Planning Director has set a policy establishing permit processing priorities in which affordable housing projects are assigned first priority ahead of other projects. Likewise, Policy 3.30 of the LCP requires that proposed developments in the Coastal Zone providing affordable housing must be processed ahead of other residential development proposals. With regard to fee reduction or waiver for affordable housing projects, there is currently no formal policy in place. Fees for affordable housing projects have been reduced on an ad hoc basis in the past, but the need to establish formal guidelines for fee waiver or reduction still exists.

5. Programs to Encourage the Use of the County's Density Bonus Programs

a. 14.20 - Establishing Maximum Residential Densities

When establishing densities for large residential parcels, consider setting the base densities for appropriate sites within a district at a level which would not prevent the granting of density bonuses in conjunction with the development of the property. According to

the Five-Year Implementation Plan, this policy is to be implemented when area plans are prepared.

Evaluation: Within the last five years the Princeton Area Study (1987) and the Colma Area Plan (1989) were completed. In the Princeton area, industrial and commercial uses predominate, but new residential uses are permitted under certain circumstances, for example as caretaker's quarters or as part of a mixed use project. Because the focus of the Princeton Area Study is on revitalizing industrial and commercial uses, rather than on promoting residential uses, residential densities were not necessarily set to encourage housing.

In Colma, instead of setting densities to encourage use of the density bonus program, an alternate approach to promoting the development of affordable housing was chosen. Since the Colma area encompasses the future BART station site, a unique opportunity for high density housing is presented. Consequently, on certain residential parcels maximum densities (87 dwelling units/acre) were allowed in conjunction with an area-wide 20 percent affordable housing inclusionary requirement. It was felt that this could result in the construction of even greater numbers of affordable units than would be the case if only the density bonus provisions were applied.

6. Programs to Encourage the Development of Affordable Housing

a. 14.25 - Incentives for the Development of Affordable Housing

For multiple-unit residential developments located in single and multi-family zoning districts, grant density bonuses of up to 50 percent over what the zoning normally allows to a maximum permitted density of 40 dwelling units per acre, and allow, where appropriate, flexible parking arrangements which might include reduced covered parking, reduced off-street parking, tandem parking, parking bays, or other parking arrangements or alternative transportation provisions which will not create hazardous or seriously congested traffic conditions. In return for the incentives granted, require that at least 25 percent of the bonus units be set aside for sale or rent to low or moderate income households at an affordable price. Where feasible, grant additional incentives to encourage the development of large affordable rental units for families with children. According to the Five-Year Implementation Plan, the current density bonus provisions, combined with the use of public lands and resources (Policy 14.33), would result in the development of 586 multi-family housing units, of which 383 would be affordable, during the 1985-1990 period.

Evaluation: The County has had limited success in achieving this objective. The target figure set by the previous Five-Year Implementation Plan included units in the following projects that were undergoing planning review at the time: 60 units in North Fair

Oaks, 160 farm labor units outside of Half Moon Bay, 148 units in North Moss Beach, and 218 units in South Moss Beach. Only the 60 units of family rental housing in North Fair Oaks, with 24 units affordable to low and moderate income families, has been constructed to date. The Half Moon Bay project (160 affordable units) and the North Moss Beach project (148 units, 52 affordable) have both received all necessary approvals from the County and the Coastal Commission, but are now awaiting resolution of water supply problems before construction can begin. Both are expected to be built within the next five years. The South Moss Beach project was withdrawn, and is no longer under consideration. However, in addition to the above projects, the County has recently approved a condominium development (38 units, 6 affordable) in North Fair Oaks.

The density bonus provisions contained in Section 6305 of the Zoning Regulations include most of the incentives described in Policy 14.25. These provisions do not apply to projects in the Coastal Zone, so were not used in designing the Half Moon Bay and North Moss Beach projects. Nor were they used for either of the North Fair Oaks projects. The voluntary density bonus program was not used for any other project within the last five years; possible explanations for the limited success of the program include the limited amount of land available and designated for multi-family residential development, and the inability to physically achieve higher densities as the remaining developable lands are highly constrained. Also, it may be that on lands that are suitable, and where zoning allows multi-family development, allowable densities are permissive enough that it is not necessary to rely on the density bonus program in order to achieve the maximum level of development for the site.

b. 14.33 - Use of Public Lands and Resources

Promote the development of rental housing for very low, lower and moderate income persons by: (1) encouraging the use of surplus publicly owned lands that are located within areas close to jobs, public transportation and other essential services for the construction of rental housing; and (2) supporting the County Housing and Community Development Division's efforts to investigate and pursue procurement of federal, state and other funds to subsidize the construction of affordable rental housing. According to the Five-Year Implementation Plan, the implementation of this policy, combined with the use of density bonus provisions (Policy 14.25), would result in the development of 586 multi-family housing units, of which 383 would be affordable, during the 1985-1990 period.

Evaluation: Although the numerical goal for multi-family and affordable housing construction has not been achieved as discussed under Policy 14.25, above, the County has successfully implemented this policy. With the exception of the 38-unit condominium project in North Fair Oaks, all of the projects discussed under Policy 14.25 involved public assistance. With regard to the use of County-owned surplus sites for affordable housing, within the last five years,

nine surplus sites in East Palo Alto were donated for the construction of 23 affordable units. County HCD has also continually sought federal and state funds for affordable housing construction. Some funding sources that have been used within the last five years to support affordable housing development throughout the County include Proposition 84 funds, tax-exempt mortgage revenue bonds, and CDBG funds.

c. 14.34 - Article 34 Authority

Support County efforts to secure Article 34 authority as a means to provide greater opportunities for the San Mateo County Housing Authority, local non-profit developers, and the County to develop, construct or otherwise acquire housing that is primarily affordable to very low and lower income persons.

Evaluation: The County was able to implement this policy successfully. In November, 1987, a Countywide referendum was approved, giving the County Article 34 authority in the unincorporated area.

d. 14.37 - Bond Financing Programs

Support County efforts to provide bond financing to housing developments which meet state and federal affordability requirements for bond financing and to encourage the use of other available federal, state and local financing programs when appropriate. The objective set by the Five-Year Implementation Plan for this policy was a total of 200 units, of which 40 would be affordable.

Evaluation: From 1985-1990, the County did not assist the construction of that many units in the unincorporated area through the use of bond financing. However, 537 rental or senior units (156 affordable) were built in incorporated areas with the assistance of bond financing from the County. These projects included: 308 rental units (64 affordable) in San Bruno; 125 senior units (50 affordable) in South San Francisco; and 104 senior units (42 affordable) in Pacifica.

e. 14.38 - Self-Help Housing

Support efforts of the County, non-profit developers and others to create self-help housing opportunities for very low, lower and moderate income households.

Evaluation: Within the last five years, the County assisted a self-help project involving the construction of eight single family homes in East Palo Alto, by donating eight County-owned surplus sites for the project.

C. PROVISION OF HOUSING FOR INDIVIDUALS WITH SPECIAL NEEDS

In general, housing the elderly, disabled, large families, single-parent families and farm labor workers is difficult because: (1) many members of these groups have limited resources (low and moderate incomes); (2) there has been a lack of diversity in housing units constructed; (3) these groups need to be located close to services and/or work; and (4) many have become homeless and must look to others for assistance. While existing County policies and programs, as described below, have sought to address these issues, often additional funding is required for full implementation.

1. Expand Housing Choices for Individuals with Special Needs

a. 14.39 - Expansion of Housing Choices

Support efforts to expand the housing choices of the elderly, disabled, large families, households headed by single parents, farm laborers, the homeless and other special needs groups through mechanisms including, but not limited to, those contained in Policies 14.21, 14.22, 14.23, 14.26, 14.27, 14.33, 14.34, 14.36, 14.37 and 14.40 through 14.46.

14.40 - Diversification of Housing Opportunities

Strive to diversify the range of housing by increasing the variety in location, size, type and price of housing available. The Five-Year Implementation Plan set numerical goals (discussed below) for providing housing opportunities for various groups with special housing needs including the elderly, the disabled, large families, farm laborers and the homeless.

Evaluation: The following is an assessment of what was accomplished from 1985-1990 with regard to providing housing opportunities for members of identified special needs groups residing in unincorporated areas. For additional information about the methods used to derive these numerical estimates, see the Footnotes to the 1990-1995 Five-Year Implementation Plan.

- (1) Elderly - The five-year goal was to provide 145 housing opportunities to elderly persons in the unincorporated area. It is estimated that 122 housing opportunities were in fact provided during the 1985-1990 period, consisting of 48 rental subsidy certificates or vouchers (Section 8), 23 shared housing opportunities, 3 Reverse Annuity Mortgages, 27 new or legalized second units, and 21 units in subsidized senior housing developments. This estimate is very conservative, as it does not include units developed without public assistance, except for units constructed under the County's Second Dwelling Unit Program.

- (2) Disabled - The five-year goal for 1985-1990 was to provide 41 housing opportunities to disabled residents in the unincorporated area. During that time, 44 opportunities have been provided, consisting of 30 rental subsidy certificates (Section 8), accommodations for seven individuals in a group home developed in North Fair Oaks, three units in subsidized housing developments, and four housing units provided through the Section 8 Aftercare Program. Again, this estimate is conservative as it only includes opportunities provided through some form of public assistance.
- (3) Large Families - The goal for 1985-1990 for providing housing opportunities for large families was 100. During this period, 100 opportunities have been furnished to large families within unincorporated areas. This includes 40 Section 8 rental subsidy certificates or vouchers which are distributed to large families and 60 family rental units constructed with County assistance in North Fair Oaks.
- (4) Single-Parent Families - The Five-Year Implementation Plan did not set a numerical objective for providing housing opportunities for single-parent families, since information on this group is very difficult to obtain. There is still little data available on the number of housing units serving households headed by single parents. Undoubtedly, a percentage of the affordable units developed for families serve some of the needs of this group.
- (5) Farm Labor - According to the Five-Year Implementation Plan, it was anticipated that 200 housing opportunities would be provided to farm laborers and their families in unincorporated areas; 200 have been authorized by the County. Since 1985, 40 farm labor housing units have been authorized by the County for construction on farms. In addition, the 160-unit development for farm laborers and their families on unincorporated land adjacent to Half Moon Bay has received all necessary planning approvals, although construction has been delayed by lack of adequate water supply. The project is now anticipated to be built upon completion of the Crystal Springs Pipeline in 1991-92.
- (6) Homeless - The objective set by the Five-Year Implementation Plan for providing housing opportunities for the homeless in unincorporated areas was 10 shelter beds. Within the last five years, the County has surpassed that objective remarkably by assisting in the development and administration of an estimated 32 beds in shelters or transitional living facilities and the distribution of 496 temporary housing vouchers annually.

b. 14.41 - Incentives for the Development of Housing Exclusively for the Elderly and/or Disabled

For multiple-unit residential developments located in single and multi-family zoning districts, encourage the development of housing for the elderly and/or disabled by providing a density bonus of up to 85 percent over what the zoning normally allows to a maximum permitted density of 100 dwelling units per acre, and allowing a reduction in the required number of off-street parking spaces where it is determined that fewer spaces are needed. In return for the incentives granted, require that: (1) all of the units are permanently maintained for housing the elderly and/or disabled; (2) at least 25 percent of the bonus units are permanently set aside for sale or rent to lower or moderate income households at an affordable price; and (3) for rental developments, the units are maintained as rental units for a period of 20 years.

14.27 - Density Bonus for Provision of Small Dwelling Units

For multiple unit developments located in multi-family zoning districts outside the Coastal Zone, grant density bonuses of up to 33 percent over what the zoning normally allows to a maximum permitted density of 40 dwelling units per acre. In return for the density bonus (a) restrict the total square footage within all dwelling units to an average of no more than 1,000 square feet per unit constructed; and (2) require that at least 25 percent of the bonus units are permanently set aside for sale or rent to lower or moderate income households at an affordable price.

Evaluation: The density bonus provisions described above for elderly/disabled housing and small dwelling units are contained in Sections 6305 and 6306 of the County Zoning Regulations. Within the last five years, neither of these programs has been used. No developments within the unincorporated area have taken advantage of these programs. Possible explanations for the limited success of existing voluntary bonus programs include the limited amount of land available and designated for multi-family residential development, and the inability to physically achieve higher densities as the remaining developable lands are highly constrained. Also, it may be that unconstrained sites potentially available for multi-family development are relatively small, and the permitted densities on these sites are already high enough that it is physically impossible to achieve even greater density using the density bonus provisions.

Although no new senior/disabled units have been built within the unincorporated area using the density bonus provisions within the last five years, County HCD has, by reducing land costs and providing favorable financing, assisted in the development of 229 new units for elderly individuals in other parts of the County: Pacific Oaks in Pacifica--104 units; and Magnolia Center in South San Francisco--125 units, both recently completed. Some of these units can be expected to provide housing for some elderly individuals who

previously resided in unincorporated areas. Also, through the County's Second Dwelling Unit Program, a total of 109 second units were authorized by permit during the last five years from 1985-1990, including both new and legalized units. These units are reasonably affordable, small rental units which help to address the need for smaller size units for the elderly.

c. 14.42 - Use of Publicly Owned Land for Housing the Elderly or Disabled

As part of the General Plan Conformity Procedure, promote the use of the following County surplus publicly owned land for locating housing for the elderly or disabled: (1) lands within urban areas that are located close to public transportation and other essential services such as stores, banks and medical facilities; and (2) lands that do not have major topographic constraints.

Evaluation: Within the last five years (1985-1990), no unincorporated County-owned land free from topographic constraints and located close to transportation and other services has been offered for transfer or sale as surplus property. In fact, most of the parcels of County-owned land within the unincorporated area that have been proposed for transfer as surplus property have been located within the rural area of the County and have been subject to moderately severe to severe topographic constraints that preclude housing development.

However, the County recently sold a 25-acre surplus site on Polhemus Road in the City of San Mateo for residential development. At least \$3 million from the proceeds of that sale has been earmarked by the Board of Supervisors for affordable housing. At least a portion of that money will likely be spent on housing programs for the elderly or disabled.

d. 14.43 - Affordable Housing Opportunities for the Elderly or Disabled

Provide support for programs such as the County's Second Unit Program, Shared Housing Program, Section 8 Aftercare Program, and Reverse Annuity Mortgage Program which provide affordable housing opportunities for senior or disabled residents.

Evaluation: Support for these programs continues as discussed in the evaluation of Policies 14.39 and 14.40, above. These programs are also described in more detail in the section titled "Existing Plans, Policies and Regulations Affecting Housing." For the most part, such programs are successful in providing a limited number of affordable housing opportunities for seniors and the disabled, as long as adequate funding is available.

e. 14.44 - Countywide Housing Program for the Disabled

Provide support for the implementation of the Countywide Housing Program for the Disabled which includes provisions for: setting aside a percentage of all units in County-sponsored developments for the disabled, distributing units for the disabled on scattered sites throughout the County, planning developments for the disabled in conjunction with representatives of disabled groups, allowing use of rehabilitation funds for modifying units for accessibility, and developing group homes.

Evaluation: County HCD, in conjunction with various non-profit organizations, continues to effectively implement this program, which is described in detail in the "Existing Plans, Policies and Regulations" Section. For example, since 1981, nine group homes for chronically mentally ill and developmentally disabled persons, each serving from six to eight persons, have either been newly constructed or acquired and rehabilitated in various locations throughout the County. However, as with many other programs, the level of success achieved in implementing this program is directly related to the level of funding available. Much more could be accomplished with additional resources.

f. 14.45 - Promoting Housing for the Homeless

Promote the development of housing for the County's homeless by supporting: (1) public and private efforts to make feasible the development of shelters for families, singles, battered women and children and other needy groups and individuals, half-way houses for children and other transitional facilities; and (2) the establishment of programs combining the provision of adequate shelter with education and training.

Evaluation: The County has more than met the objective set in the previous 1987 Housing Chapter with regard to providing emergency shelter and transitional living space for homeless families and individuals residing in unincorporated areas, as mentioned in the evaluation of Policies 14.39 and 14.40, above. The needs of the homeless Countywide are great, but significant progress has been made within the last few years to address these needs. For example, there are now eleven permanent transitional housing facilities serving the homeless in San Mateo County, two facilities that provide various types of services to the homeless on a short-term or emergency basis, and a variety of other services to the homeless, including emergency shelter assistance through lodging vouchers, assistance with rental move-in costs, and AFDC Homeless Assistance Payments for temporary and permanent housing. The County is involved in many of these programs and services, either to provide direct financial support, administrative assistance or technical expertise. However, along with additional funding, there is a need for continued cooperation between the County, the cities in the

County, and the private sector, if further progress in meeting the needs of the County's homeless is to be achieved.

2. Programs to Provide Equal Housing Opportunities

a. 14.46 - Enforcement of Fair Housing Laws

Support efforts to enforce fair housing laws by continuing to contract with groups to provide fair housing services.

Evaluation: The County continues to support the enforcement of fair housing laws by using County HCD Community Development Block Grant funds to contract with both Mid-Peninsula Citizens for Fair Housing (MCFH) and Stanford Urban Coalition (Operation Sentinel) to enforce the laws against housing discrimination, as described in the "Existing Plans, Programs and Regulations" Section. Both organizations engage in testing compliance with fair housing laws, investigating complaints of racial discrimination, and providing educational and outreach activities to make local officials and housing professionals aware of responsibilities and legal remedies available under federal and state laws. Once again, additional funding would help provide even more complete enforcement of fair housing laws.

D. RESPONSIBILITY AND ROLE OF THE COUNTY

The County has the opportunity to help address housing issues of mutual concern to the County and to each of the cities within the County. Only recently has it become apparent that housing, along with transportation and other land use issues, are regional issues that should be dealt with on that level. While the focus of the County's Housing Chapter is primarily the unincorporated area, the following policies were included in the 1987 Housing Chapter to encourage Countywide and regional efforts to address housing needs.

1. Programs to Promote Countywide Coordination in Addressing Housing Needs

a. 14.47 - Cooperation and Coordination with Cities

- (1) Work with the cities of San Mateo County on addressing housing issues of Countywide concern, with emphasis on the development of affordable housing and housing suitable for individuals with special housing needs.
- (2) Provide a leadership role in coordinating identification and resolution of Countywide housing issues with the cities of San Mateo County.
- (3) Provide staff support in housing planning to assist County decision makers, and review and comment on housing plans and programs affecting the County.

- (4) Strengthen County participation in regional planning for housing by using the policy framework of this chapter and the area plans to provide input for decision making.

Evaluation: The County, specifically the Planning and Housing and Community Development Divisions, have cooperated with various cities in the County on a number of issues related to housing. For example, the County Planning Division recently completed a County-wide Transportation System Management Plan which is indirectly related to the issue of a jobs/housing balance within the County. Also, the County has recently initiated a proposal to establish a City/County Association of Governments to deal with transportation and land use issues, including housing. Meanwhile, County HCD continues to work with cities in the County to provide funding and technical expertise to assist in the development of affordable housing and the provision of shelter and services to the homeless. Both divisions continue to provide staff support to the County Planning Commission and the Board of Supervisors on housing issues. County HCD also provides staff support to the County's Housing Task Force, which addresses housing issues Countywide.

b. 14.48 - Private-Public Partnerships

Facilitate the use of profit and non-profit developers, in partnership with local governmental agencies, to develop very low, lower and moderate income housing Countywide. The goal set by the Five-Year Implementation Plan was two housing developments.

Evaluation: Within the last five years, the County was involved in one housing development that used a public/private partnership. County HCD entered into a public/private partnership in order to facilitate the construction of the 60 units of family rental housing in North Fair Oaks.

c. 14.32 - Housing to Accommodate Employment Expansion

Promote the cooperation between the County, housing developers and employers to expand housing opportunities in order to respond to employment needs, consistent with Policy 14.18.

Evaluation: The Princeton Area Study and the Colma Area Plan were completed during the 1985-1990 period. Both plans recognize the potential for additional residential development near employment centers. In Princeton, which has historically been almost exclusively industrial/commercial in character, the County worked with local land and business owners to increase the opportunity for residential uses throughout the 100-acre study area by relaxing non-conforming use regulations, expanding mixed use zoning and allowing caretaker's quarters in both industrial and commercial areas. In Colma, where the future BART station is to be located, the Area Plan calls for the "upzoning" of much of the area which was previously zoned residential to allow greater residential densities, and for

mixed commercial/residential projects in areas that were previously zoned for exclusive commercial use. It is anticipated that this area will become an employment center once the BART station is constructed, so the Area Plan promotes the construction of high density housing near the station.

2. Programs to Improve Community Acceptance of Affordable Housing

a. 14.35 - Role of Task Forces

Support the role of task forces, such as the Housing Task Force and the Task Force on Disabilities, as that of identifying issues of concern, providing alternatives to policy makers for review, educating the public, and acting as community liaisons.

Evaluation: County HCD continues to provide staff support for the County Housing Task Force, which provides Countywide coordination of housing-related projects. The Task Force performs specific tasks to promote affordable housing, including identifying and promoting the use of specific sites for affordable housing development and supporting appropriate housing projects before local officials. The County Coordinating Council on Developmental Disabilities performs similar tasks to promote the provision of housing opportunities for the disabled. Staff support for the Council is provided by the County Community Services Department.

b. 14.29 - Community Participation

For all housing developments, promote the coordination and cooperation between the County, developer and neighborhood residents so that concerns are addressed and conflicts minimized.

Evaluation: This policy is implemented for all projects, including housing, that are proposed for the unincorporated area. The County Planning Division often goes beyond legal noticing requirements to ensure that interested parties are aware of proposed projects. Also, workshops and hearings are frequently held in different communities throughout the unincorporated area, to make it easier for concerned citizens to participate in the discussion of a particular project.

IV. ALTERNATIVES

A. PROTECTING EXISTING AFFORDABLE HOUSING

1. Relying on Private Rehabilitation

It is likely that housing values will continue to rise over time. This will create the impetus for property owners to maintain and upgrade their properties with private funds. Because of the high costs of housing rehabilitation, some housing units will remain substandard and

may deteriorate beyond repair. In other cases, renters will be displaced.

2. Expansion of Publicly Assisted Rehabilitation Programs

County HCD housing rehabilitation efforts could be expanded if additional funding becomes available. County HCD could continue to explore potential sources of additional funding and target available funds to areas with the greatest need for housing rehabilitation. It is important that available programs continue to be highly publicized so that a maximum number of County residents can be served.

3. Publicize Voluntary Code Inspection Program

As discussed in the "Existing Plans, Policies and Regulations" Section, upon the request of a homeowner or their representative, the County's Building Inspection Department will inspect a home for code violations. While this is a particularly valuable service for prospective home purchasers as well as homeowners who wish to insure the safety of their home, this service is requested only occasionally. To insure that County residents and realtors are aware of the availability of the Voluntary Code Inspection Program, the County could undertake a campaign to publicize its availability. However, this could present a problem in that the building inspectors' caseloads are already too heavy; it would be difficult for them to find additional time to devote to the voluntary program.

4. Develop Mandatory Code Enforcement Program

Many communities have enacted legislation which requires code enforcement at set intervals of time. These kinds of measures prevent serious housing deterioration which could mean the eventual loss of an existing unit. However, housing rehabilitation even for relatively minor repairs is expensive. Present occupants, especially the elderly and those with low incomes, may not be able to afford these costs even when subsidies are provided. In general, any code enforcement program can inflate the value of the existing housing stock as a result of improved condition. To minimize the hardship on or displacement of existing tenants, it may be preferable that mandatory inspections be made in conjunction with the sale of a property, with either the seller or buyer required to correct deficiencies within a reasonable time. Many communities now license multi-family rentals and perform code inspections as the licenses expire, again requiring repairs within a reasonable time.

5. Increasing Protection Against Demolition or Conversion of Affordable Housing

- a. LCP policies provide protections against the demolition of affordable housing in the Coastal Zone. The County could expand these demolition restrictions to all unincorporated areas in order to assure that affordable housing units are not lost and tenants are not displaced. This would require some additional staff time and

would be difficult to monitor. However, considering that this type of monitoring is currently done for the Coastal Zone, it would take only minor changes in demolition permit approval procedures to facilitate the monitoring of affordable unit demolition in all unincorporated areas. Also, considering how few total demolition permit requests are typically received by the Building Inspection Section, implementation of this policy should not be overly burdensome on staff time.

- b. Pursuant to State Government Code Section 65583, the County is required to identify and develop a program to protect subsidized affordable housing units from being converted to market-rate units. Many affordable housing projects built with public assistance are now or will soon be eligible to change to market-rate housing or other uses as their funding contracts or use restrictions expire. Since it is so difficult to develop new affordable housing units, it is extremely important that steps be taken to preserve existing affordable housing. This can be done by identifying all such housing units at risk, and all federal, state and local financing and subsidy programs which can be used to preserve them for use by lower income households. The program for preserving affordable units should also include strategies that involve local regulations and technical assistance.

6. Stabilizing Housing and Rental Costs

a. Limited Equity Cooperative Housing

The County could help stabilize housing costs for some County residents by encouraging the development of cooperative housing. Cooperative housing is housing which is owned cooperatively by the people who live there. There are two basic types of coops: market rate and limited equity. The cost of buying a market rate cooperative is not unlike the cost of buying a condominium, ranging up to \$300,000 or more in prime markets. In a limited equity cooperative, by contrast, the elimination of equity buildup has the advantage of keeping entry costs low, which may enable low and moderate income persons to participate. Generally, the limit on the rate of appreciation of a member's equity in a limited equity coop is a ten percent annual increase on the down payment. The point of limiting the equity is to keep the unit permanently affordable to low and/or moderate income people. In this way, no speculative gain is received and the cost to new members is maintained at an affordable level.

Limited equity coops are well suited to higher density, multi-family dwellings, although they can also be used in single family developments. They are especially applicable to the needs of large families and single parent households as costs are relatively affordable and the residents could jointly provide other services to the cooperative, such as child care. In order for a limited equity

cooperative to be successful, there is a need for a sponsoring group or agency along with sufficient funding.

b. Rent Controls

(1) Rent Control for All Rental Units

Rent control is one tool that can be used to stabilize rental costs. Some of the benefits of a rent control program is that it can: (1) provide significant economic benefits to tenants, (2) stabilize a residential neighborhood, and (3) assure up-grading of housing conditions to an extent impossible without regulation. On the other hand, opponents often feel that rent control: (1) curtails new construction, (2) discourages property maintenance, and (3) weakens the tax base.

The advantages and disadvantages of instituting rent control in unincorporated areas are debatable. However, where public funds are used to subsidize the construction or rehabilitation of rental housing, control of rents seems equitable and desirable.

(2) Rent Restrictions for New Second Units

The County's Second Unit Program has been relatively successful; since the Program's inception, approximately 142 second units have been constructed or legalized. However, while it is reasonable to assume that these units are affordable to moderate income households, there currently is no mechanism for ensuring affordability. In fact, rental rates for some second units in more affluent neighborhoods may be very high. One way to ensure that these units are affordable would be to require as a condition of approval that rents for new second units be set at affordable levels and that occupancy be restricted to lower or moderate income households.

The problem with this approach is that it may effectively discourage second unit development. Property owners may be reluctant to take on the cost of building and maintaining a second unit if the unit will be subject to rent and occupancy restrictions. A few communities have tried this approach (Pacifica, Corte Madera) and have found that such restrictions are at least partially responsible for the lack of interest in second unit development in the community.

c. Acquiring and Converting Existing Housing to Affordable Housing

Existing housing is, and will continue to be, the most affordable housing in the county. However, as documented in the Background Section, even the cost of existing housing is beyond the reach of a large segment of the population. One way to increase the inventory of affordable units in the unincorporated area would be for the

County, perhaps in conjunction with a profit or non-profit organization, to acquire existing housing units for conversion to affordable housing. The units could be sold or rented at affordable prices, thereby increasing the number of units available to lower income households. This approach has a distinct advantage over the construction of new units in that many of the costs associated with new construction are avoided, for example land acquisition and improvement costs and costs associated with the permit approval process. Still, while this approach may be less expensive than the construction of new housing, it would nevertheless require money that may or may not be available to the County. Funds for this purpose would have to be found, perhaps from state or federal sources, or from the in-lieu fees that would be collected if an inclusionary requirement is imposed on new development.

B. PROVIDING NEW AFFORDABLE HOUSING

1. Increasing Available Land

a. Designating and Zoning More Land for Residential Development

The County can increase the supply of housing by continuing to zone additional land for residential use. There are a number of ways to approach this; for example, the boundaries of existing residential areas could be expanded, scattered specific sites could be identified for residential development, or mixed-use zoning could be instituted. In the past, these approaches have been considered, and some of them used, in the process of preparing area plans for certain unincorporated areas. Designating more land for residential use through the area plan process is most logical, because each unincorporated area is unique, and determining appropriate locations for additional housing may perhaps be best explored in the context of a comprehensive area plan.

On the other hand, preparation of an area plan is usually a lengthy process that requires a substantial commitment of staff time and resources. As the "Evaluation of Existing Plans, Programs and Regulations Affecting Housing" reveals, the County has not been able to produce area plans at the rate envisioned in the previous Five-Year Implementation Plan. Because the need for additional housing, particularly affordable housing, is so acute, perhaps another approach to redesignating land for residential use should be considered. Some other options that could be considered include: (1) general plan amendments/rezonings undertaken independently of the area plan process; and (2) the preparation of more focused housing studies of unincorporated communities to identify the housing opportunities and issues that apply in each area. Either option is likely to involve less staff time and expense than the preparation of comprehensive area plans.

b. Increasing Density on Land Currently Designated and Zoned for Residential Use

Another technique to provide more opportunities for housing development is to increase densities of existing residentially zoned land. This alternative would result in a more intense utilization of residentially zoned land within existing urbanized areas. New development would benefit from the use of the existing infrastructure such as sewers, water and the transportation network. The County's Second Unit Program is an example of this approach. Other alternatives include: upzoning all parcels within selected residential neighborhoods (for example, rezoning from a One-Family Residential District (R-1) to a Two-Family Residential District (R-2)), upzoning vacant residential parcels within or on the edge of existing residential neighborhoods (for example, redesignating and rezoning specific parcels from single family to multi-family), or reducing the required minimum parcel size (for example, reducing the 7,500 square foot minimum building site required in the R-1/S-8 (Combining District from 7,500 square feet to 5,000 square feet)).

It should be noted that there are a number of negative impacts that may result from permitting higher densities in developed residential areas that must be considered. For example, existing landowners may allow properties to run down in anticipation of redeveloping the parcel at a higher density in the future. Also, permitting higher densities may also contribute to increased automobile traffic and reduced light and private open space. Future area plan efforts could continue to identify and redesignate appropriately located vacant or underutilized residential land for higher density multi-family development. However, the same alternative methods for rezoning land discussed under (a), above, could also be considered to achieve higher densities on residential land.

c. Designating Sites for Affordable Housing

Sites suitable for the development of significant numbers of housing units are limited. By designating appropriate sites for low and moderate income housing, the County could help insure that some of the most suitable land is reserved to help meet low and moderate income housing needs. This has already been done in the Coastal Zone. Once designated, sites could be developed by public agencies, non-profit organizations, private developers or a combination of these. While this technique insures the future availability of land for affordable housing, there is no assurance that a parcel, once designated, will be developed in a timely manner. In addition, based on past experience in the Coastal Zone, the designation of sites for a large number of affordable housing units (more than 20 percent) will be very controversial.

d. Air Rights and Ground Leases

Air rights and ground leasing agreements are ways to make use of surplus sites or publicly owned facilities (e.g., parking lots) in order to provide additional affordable housing. Air rights and ground leasing agreements are alternatives to the conventional practice of selling land and with it all rights and interests connected to the land.

(1) Air Rights

Air rights agreements allow local jurisdictions to retain ownership of the land while selling or leasing the airspace above the land. Transportation facilities have been and continue to be the primary site of airspace development. Railroads, parking structures, rapid transit rails and freeway overpasses can provide the support necessary for a large housing development. Conveyance of air rights may be accomplished through a number of legal tools (e.g., lease, fee simple title, easement back or an easement granted). However, air rights housing may be expensive and difficult to design so that air pollution and noise problems can be mitigated.

(2) Ground or Land Leases

A ground or land lease is a variation on the air rights lease. The property owner retains title to the land but leases the right to use the land. A common example of this arrangement is a mobilehome park. The park is owned by one party who rents space to the mobilehome owner. Leasing publicly owned land, particularly surplus land, to an affordable housing developer would reduce the costs of constructing the housing. Some land lease agreements provide that the homeowner will eventually purchase the land. A major obstacle may be the local jurisdiction's unwillingness to forego the larger and more short-term return from a market rate sale.

e. Mobilehome Parks on Residentially Designated Land

In order to be consistent with State Government Code Section 65852.7, the County's Zoning Regulations must be amended to allow mobilehome parks on residentially designated land. In conjunction with this ordinance revision, the County could develop standards for mobilehome parks (i.e., setbacks, amenities, parking requirements, etc.) and administer these through a use permit procedure. These zoning ordinance amendments could be done in conjunction with the comprehensive revision of the Zoning Regulations, which the Planning Division is currently undertaking. However, it may be more expedient to undertake these specific zoning revisions separately, since the comprehensive zoning regulation revision is an ongoing, long-term project.

2. Incentives for Affordable Housing: Density Bonus

In March, 1990, a new State density bonus law took effect. In order to be consistent with this new State law, the County's current density bonus provisions must be revised. This revision also provides an opportunity to overhaul the County's existing density bonus program, which has not been effective in the past. Some of the changes that should be considered in order to improve the program's effectiveness include: (1) simplifying the program to make it easier for staff and developers to use in designing projects; (2) adjusting residential densities allowed by zoning to encourage use of the bonus; (3) revising density bonus provisions in various area plans and ordinances so that they are consistent; and (4) to the extent that it conforms with State law, allowing additional bonuses for target uses other than affordable and senior housing, such as smaller housing units, rental housing, and housing for the disabled and large families.

3. Requiring the Inclusion of Affordable Housing

While techniques such as zoning more land for residential development, allowing mixed uses, and permitting increased densities provide additional opportunities for housing development, none of these techniques insure the actual development of affordable housing. As a result, local government may need to intervene to insure that new development provides for affordable housing.

a. Inclusion of Affordable Housing in New Residential Projects

(1) Traditional Inclusionary Zoning

Many communities have mandatory inclusionary zoning ordinances which require that a certain percentage of the units in larger residential developments must be affordable to low and/or moderate income individuals. The difference between density bonus programs and inclusionary zoning is that a developer's participation in bonus programs is voluntary; whereas, in inclusionary zoning it is mandatory. The County already has adopted inclusionary requirements for two unincorporated areas: (1) R-3 and C-1 zoning districts in urban areas of the Coastal Zone; and (2) unincorporated Colma. Similar inclusionary requirements could be extended to the rest of the unincorporated area. Although inclusionary requirements vary widely from one jurisdiction to the next, most inclusionary programs contain the following elements:

- (a) income-eligibility criteria for defining affordability;
- (b) pricing criteria for affordable units;
- (c) restrictions on resale and re-rental of affordable units;
- (d) provisions for in-lieu fees; and

- (e) other provisions regarding on-site or off-site construction requirements and the transfer of excess affordable housing credits.

Successful inclusionary zoning is usually supported by higher-density zoning and other housing programs (e.g., density bonuses). Mandatory inclusionary ordinances are most successful where there is pressure for continued residential development, a condition which clearly applies to San Mateo County. The benefits of inclusionary zoning include the following:

- (a) The establishment of inclusionary zoning does not depend on state or federal subsidies or the direct involvement of outside agencies. It is a local requirement under local control.
- (b) Affordable housing requirements are known with certainty at the earliest stages of project formulation. Over time this may result in lower land costs.
- (c) Inclusionary zoning expands the supply of affordable housing for low and moderate income households by integrating such housing into the community, not isolating and stigmatizing it.

On the negative side, mandating the inclusion of affordable units in new housing developments could act as a disincentive to future development.

(2) Inclusionary Program Extended to Include All New Residential Developments

Typically, inclusionary requirements have been applied to larger residential developments, for example developments of at least 5 or 10 units. Builders of smaller developments and single family homes have not been required to contribute toward the provision of affordable housing. However, it can be argued that all development that is not affordable exacerbates the county's housing problem in that all development removes scarce, developable land from the inventory of possible housing sites. Sites used for market-rate developments, no matter what their size, are no longer available for use for affordable housing. To be equitable, perhaps all residential development, including single family homes, should be required to make a contribution toward the provision of affordable housing. In the case of smaller developments and single family homes, a fee in lieu of providing an affordable unit would be appropriate. Money collected from such fees could be used for programs that add to the affordable housing inventory. Conversely, it could be argued that imposing another fee on residential development

would be counter-productive, if the County's objective is to make housing more affordable.

b. Inclusionary Programs Applied to New Non-Residential Development

(1) Traditional Linkage Programs

Programs that link non-residential development with housing development are traditionally designed to offset the impact that employment has on housing need within a community. Some communities experiencing large-scale employment growth can use linkage programs to mitigate the impact of new jobs on the local housing market. The need for mitigation is especially evident in communities where home prices are unaffordable or housing is unavailable to most of the workers in the proposed development. In a linkage program, project approval is conditioned on the applicant either directly providing market rate and/or affordable housing, or paying in-lieu fees for housing purposes. Providing housing on-site can reduce traffic and revitalize office/commercial areas by creating a 24-hour community.

Linkage programs are most successful when coupled with land use incentives, such as mixed-use zoning, density bonuses and flexible parking requirements. In this way, housing construction on-site is facilitated. Linkage programs also require the establishment of a cause-and-effect relationship between a new development and the increased demand for housing. The development-permit approval, environmental assessment or zoning processes can be used to implement linkage programs. Typically, such programs have been instituted in communities where the demand for industrial, office, or commercial development is strong; examples include San Francisco, Palo Alto and Menlo Park. For that reason, such programs may not be appropriate for the County, since non-residential development in the unincorporated area is relatively limited.

(2) Option: Limited Linkage Program

As described above, linkage program are typically developed for communities experiencing large-scale employment growth. This is not the case in unincorporated San Mateo County. However, some employment growth in the unincorporated area can be anticipated within the next 5-10 years. For example, new hotel/resort developments have recently been approved, and the Princeton area has been rezoned to allow for a greater variety of commercial and industrial uses, including hotels and resorts. These developments are likely to employ many, relatively low-wage workers who may find it difficult to secure housing they can afford on the Coastside. Another use that is found in the unincorporated area that typically employs a significant number of low-wage workers is floriculture. It

makes sense then, to require developers of hotels, resorts and floricultural operations to provide for affordable housing on-site, or pay an in-lieu fee. It may be that devising a full-fledged linkage program for the unincorporated area is unnecessary, since so little non-residential development is anticipated. However, a limited program applied to employment-generating uses likely to be developed in the unincorporated area may be more appropriate.

4. Redevelopment/Tax Increment Funding

Tax increment financing is another mechanism to provide funding to reduce different cost components of housing. Tax increments are derived from the growth in tax assessments in an identified redevelopment project area. When a redevelopment plan is adopted, a "base year" is established. The amount of tax revenue generated in the base year continues to go to all the taxing agencies in the area. However, all revenue in subsequent years above this base goes to the redevelopment agency. This amount above the base is called the "tax increment."

Redevelopment plans must demonstrate that 20 percent of all tax increments which flow to the redevelopment agency will be set aside in a low and moderate income housing fund. This fund must be used to increase the supply of low and moderate income housing units in the community. (There are a number of exceptions to this set-aside agreement; see Health and Safety Code Section 33334.2.)

Revenues obtained through tax increment financing can be used by a redevelopment agency for a wide variety of purposes, including rehabilitation loans at below market interest rates, rent subsidies, public improvements, as well as site purchase and site improvement costs. Such funds can be used to pay such costs directly or to secure and/or retire bonds sold to finance such projects.

On the negative side, it is argued that the increases in property tax revenue that are channeled into the redevelopment project will be at the expense of other tax supported agencies. An exception to this is school assessments. The Property Tax Relief Act of 1972 allows subtractions from a school district's total assessed value of property on which revenue is paid to a redevelopment agency. This adjustment allows school districts to recoup revenues directed to redevelopment agencies through a combination of tax rate limitations and additional State aid. In addition, for other taxing entities which do not receive automatic compensating revenue amounts to counter fluctuations in tax revenue levels, implementation of tax increment financing may result in direct reductions in anticipated new revenues. (This could negatively affect entities such as San Mateo County in general, Bay Area Pollution Control, County Harbor District, Mosquito Abatement District, Peninsula Hospital District, etc.) However, the project area revenue is usually only a small part of the total revenue.

The designation of a redevelopment area may be best determined in the context of an area plan. It may be during the preparation of a detailed analysis of an area that the advantages and disadvantages of using redevelopment and tax increment financing can best be weighed.

5. Article 34 Authority

Article 34 of the California State Constitution requires local and State public agencies to obtain voter approval before they can construct and manage a rental housing project where more than 50 percent of the occupants are low income. The Article was added to the State Constitution in 1950 by a ballot measure and has been a barrier to the development of rental housing for low income persons ever since.

Over the years, there have been a number of opinions from the Attorney General and court cases which have tended to limit the circumstances in which a referendum is required. Briefly, Article 34 is invoked only when a state or local public agency develops, constructs or acquires a low-rent housing project. Therefore, private sponsors developing low-rent housing with federal or private financing are not subject to Article 34. Neither are public agencies which lease low-rent housing (as in the Federal Section 8 programs), or develop housing for owner occupancy, such as cooperatives or condominiums.

In 1987, the County received Article 34 authority from the County voters for the unincorporated area. However, opportunities for affordable housing construction are also available in the incorporated area of the County. The County may want to encourage the cities of San Mateo County to also obtain Article 34 authority, in order to facilitate affordable housing production within their communities.

6. Insuring Rental Housing Production

In the past, it was assumed that some of the parcels designated for multi-family residential use would be developed into rental apartments; however, condominiums have been replacing rental construction on these sites. The designation of sites for rental-only housing (rental-only zoning) would eliminate the competition between rental units and condominiums for available land zoned for multi-family development. It would ensure the future construction of new rental housing. Rental-only zoning could be established as a separate zoning designation within the zoning ordinance or as an overlay zone in appropriate residential areas. The problem with this approach is that, given the current economics of apartment construction, rental housing may not be built in the near future and the land will remain vacant.

7. Flexibility in Off-Street Parking Requirements

The County's parking standards, contained in Chapter 3 of the Zoning Ordinance, are over 25 years old. The ordinance has been amended several times, most recently to establish standards for second dwelling units and for affordable and senior housing developments. The ordinance

does not generally allow use of smaller spaces to accommodate compact cars. A thorough review and updating of the ordinance is needed. Revising the County's parking standards could provide the County an opportunity to incorporate provisions for compact cars, shared parking in mixed use developments, and off-site parking. The approach chosen in the past was to revise the County's parking regulations in conjunction with the comprehensive revision of the zoning regulations. However, this project is a long-term, ongoing project, which may not be completed soon, since other projects with statutory deadlines tend to delay its completion. A better approach might be to undertake the revision of the parking requirements separately, in order to implement this policy in a more timely manner.

C. PROVIDING HOUSING FOR INDIVIDUALS WITH SPECIAL NEEDS

Existing County policies and programs, as well as the alternatives discussed previously for protecting existing housing and providing new affordable housing opportunities, will also help meet the needs of individuals with special housing needs. For example, an expanded rehabilitation program will insure safe living conditions and provide low cost financing to make units accessible to the disabled; restrictions on the demolition of affordable units or mobilehome parks will preserve existing affordable housing opportunities and protect existing residents from displacement; and County programs that encourage the development of second dwelling units will increase the number of small, relatively affordable rental units available to small households, which may include the elderly or disabled.

When these programs are coupled with others that are specifically targeted to meeting special housing needs, such as the Countywide Housing Program for the Disabled, support for homeless shelters and services, and farm labor housing incentives, the County is well equipped for meeting the needs of these special groups in unincorporated areas of the County. Unfortunately, the success of many of these programs requires a significant amount of private development and/or public funding, neither of which may be available. One additional thing the County can do to facilitate the development of homeless shelters and transitional living facilities in the unincorporated area would be to name these as permitted uses in appropriate zoning districts, for example, in the R-3, C-1 and C-2 Districts. Another thing the County could consider in order to improve access to suitable housing for the disabled would be to amend the County's building regulations to require that all new housing units be constructed with certain minimum handicapped access features, for example wider doors, bathtubs and showers. The Town of Los Gatos recently implemented such requirements. However, this requirement may increase building costs for all housing units, when actually very few households need such special features.

It is important also to keep in mind that this Housing Chapter only governs housing policies for unincorporated areas of the County--each city develops its own policies and programs. Often, in order to adequately address special housing needs, it is important to look beyond

political boundaries. It is essential that there is coordination between the many agencies, task forces, municipalities and private service providers.

In summary, to adequately address special housing needs, it is necessary to work toward implementing existing programs, locating sources of additional funding, and coordinating efforts by both the private and public sectors. It is also important to continue the support and enforcement of fair housing laws to insure that all individuals have equal access to housing.

LAA:kcd - LAWA1492.AFK
(8/2/91)

HOUSING ISSUES FOOTNOTES

1. Real Estate Research Council of Northern California, Northern California Real Estate Report: Residential Market Trends, October 1989.
2. Oral Communication with Frank York, Vice President, W.L. Butler Construction, Redwood City, May 1990.

Oral Communication with Wayne Aozasa, Principal, Bay Mark Properties, San Mateo, May 1990.
3. Oral Communication with Real Estate Research Council of Northern California, San Francisco Office, May 1990.
4. Oral Communication, Frank York, W.L. Butler Construction, May 1990.

Oral Communication, Wayne Aozasa, Bay Mark Properties, May 1990.
5. Ibid.
6. As reported in the San Francisco Chronicle, May 21, 1990.
- 6a. Bill Dempsey, Housing Program Manager, San Mateo County Housing and Community Development Division. This was also confirmed by an informal survey of local mortgage brokers and branch managers at banks and savings and loans, conducted in June, 1991. Although certain financial institutions are required by the federal Home Mortgage Disclosure Act (HMDA) to disclose the number, amount and location of residential loans originated, the institutions staff contacted were reluctant to provide this information; data that was received was incomplete and inclusive.
7. California Energy Commission, Energy Tomorrow: Challenges and Opportunities for California, California Energy Commission 1981 Biennial Report, p. 53.
8. Solar Energy Research Institute, "Report on Building a Sustainable Future," prepared for the Committee on Energy and Commerce, 97th U.S. Congress (Volume 1, p. 5), April 1981.
9. USE PARKING SPACES REQUIRED

Dwellings - 1 space for each dwelling unit having 0 or 1 bedroom.
 - 2 spaces for each dwelling unit have 2 or more bedrooms.

Apartments - 1 space for each dwelling unit having 0 bedroom or studio apartment.
 - 1.2 spaces for each dwelling unit having 1 bedroom.
 - 1.5 spaces for each dwelling unit having 2 bedrooms.
 - 2 spaces for each dwelling unit having 3 or more bedrooms.
 - Plus 1 additional uncovered guest parking space for each 5 units.

10. Hughes, Heiss and Associates, Inc., Final Report on the Study of the Development Review Process - San Mateo County (113 pp.), February 28, 1978.
11. San Mateo County Planning and Building Division, Coastsides Building Permit Log, 1987-89.
12. Ibid.
13. For more detail on how this and other numerical data offered in the "Evaluation" Section was calculated, please see the 1990-95 Five-Year Implementation Plan and Footnotes. In many cases, the data was obtained from the "Existing Plans, Policies and Regulations Affecting Housing" Section.
14. The Five-Year Implementation Plan called for the preparation of six area plans/land use studies to be completed during 1987-1990 for the following unincorporated areas: Stanford Lands, North Fair Oaks, Sequoia Tract, West Menlo Park, Colma, and Princeton. Only the Princeton Area Study (1987) and the Colma Area Plan (1989) were completed in that time frame. It is felt that the schedule was overly ambitious, considering the comprehensive scope of the studies and the competing demands that exist on Planning staff time. Also, staff changes during this period contributed to a lack of staff resources available to devote to area plan/land use study preparation. In addition to Policy 14.14, Policies 14.16, 14.18, 14.21, 14.20 and 14.21 all relied either wholly or partially on the preparation and adoption of area plans or land use studies for their implementation. In the future, housing policy implementation will be expedited by reducing reliance on the area plan process; instead, more focussed general plan amendments and rezonings will be undertaken as necessary to implement the housing policies adopted for 1990.
15. Patrick H. Hare, Installations of Accessory Units in Communities Where They are Legal, April 1990.
16. The assumption that farm labor housing units are available at levels affordable to very low income families is based on salary/wage data available from the State Employment Development Department (EDD). State EDD regularly reports quarterly wages and monthly employment by industry, for the San Francisco Primary MSA, which includes San Mateo County. For the April-May-June quarter, 1990, EDD reports total quarterly wages of \$38,697,357, with an average of 8,178 persons employed during that period in the Agriculture, Forestry and Fishing industry (State EDD, "California Employment and Payrolls," April-June 1990). This equates to a total quarterly wage of \$4,732 per employee. Multiplying this figure by 4, yields an estimated annual salary of \$18,928 per employee. Since many agricultural jobs are seasonal in nature, this estimate is probably somewhat high.

Nevertheless, a family with an annual income of \$18,928 would be considered "very low income," since maximum very low income limits for 1990 range from \$18,100 to \$25,850, depending on household size.

Consequently, it is reasonable to assume that housing units provided for and occupied by farm laborers help to meet the need for very low income units, in incorporated areas.

It should be noted also that the County has recently adopted new procedures to ensure that units authorized as farm labor housing are in fact occupied by farm laborers. Farm labor housing permits will be reviewed annually by Planning staff, and the owner/applicant will be required to submit copies of payroll receipts and income statements for the farm operation which employs the occupants. In the future, this information will also aid the County in verifying the income levels of farm labor housing occupants.

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(8/6/91)

HOUSING POLICIES

The County will:

GOALS AND OBJECTIVES

14.1 Maintain and Improve Quality and Affordability of Existing Housing Stock

Strive to maintain and improve the quality and affordability of the existing housing stock in order to minimize the displacement of existing residents.

14.2 Ensure Sufficient Production of New Housing

Strive to ensure that there is sufficient production of new housing of affordable cost and diverse size to accommodate the housing needs of all persons who reside, work, or who can be expected to work or reside in the County.

14.3 Provide Housing Near Employment and Services

Strive to provide housing in balanced residential environments that combine access to employment opportunities, community facilities, and adequate services.

14.4 Ensure Equal Access to Housing

Strive to ensure that housing is equally available to all persons regardless of age, race, sex, sexual orientation, marital status, ethnic background, income, or other arbitrary factors.

DEFINITIONS

14.5 Definition of Income Level

Use the following definitions of income levels:

a. Very Low Income Household

Define "very low income household" as a household whose income, with adjustments for household size, does not exceed the qualifying limits for very low income households as established by and amended from time to time by the U.S. Department of Housing and Urban Development pursuant to Section 8 of the United States Housing Act of 1937, as amended. The current very low income limits are available at the offices of San Mateo County Housing and Community Development.

b. Low Income Household

Define "low income household" as a household whose income, with adjustments for household size, does not exceed the qualifying limits for lower income households as established by and amended from time to time by the U.S. Department of Housing and Urban Development pursuant to Section 8 of the United States Housing Act of 1937, as amended. The current lower income limits are available at the offices of San Mateo County Housing and Community Development.

c. Moderate Income Household

Define "moderate income household" as a household whose income, with adjustments for household size, does not exceed 110 percent of the median household income of the Primary Metropolitan Statistical Area (PMSA) as established by and amended from time to time by the U.S. Department of Housing and Urban Development pursuant to Section 8 of the United States Housing Act of 1937, as amended. The current moderate income limits are available at the offices of San Mateo County Housing and Community Development.

14.6 Definition of Affordable Housing

- a. Define "affordable housing" as housing with a contract price or rent which is affordable by very low, lower or moderate income households.
- b. Establish at periodic intervals, by resolution of the San Mateo County Board of Supervisors, the range of rents or for-sale home prices considered affordable in unincorporated areas. Revise Policy 3.7 of the County's Local Coastal Program to be consistent with this definition.
- c. Require that the purchase price or rental cost of required affordable units within a given development are set close to the mid-point of costs affordable to the targeted income group.

14.7 Definition of Affordable Housing Developments

Define "affordable housing developments" as specific housing developments which include at least 20 percent of the units for sale or rent by very low or lower income households.

14.8 Definition of Market-Rate Housing Developments

Define "market-rate housing developments" as specific housing developments which do not include affordable housing units.

14.9 Definition of Farm Labor Housing

Define "farm labor housing" as mobilehomes or other housing structures intended to house persons or families, at least one of whom derives a substantial portion of his/her income from employment in an agricultural or floricultural operation.

PROTECT EXISTING AFFORDABLE HOUSING

Preserve and Enhance Quality of Existing Housing Stock

14.10 Administer Low Interest Rehabilitation Loan Program

Continue to administer the Low Interest Rehabilitation Loan Program by: (a) providing below market rate loans for the rehabilitation of deteriorated housing units occupied by low and moderate income residents who either own or rent their units; (b) periodically monitoring the condition of housing for signs of deterioration and target available rehabilitation funds to areas with the greatest housing deficiencies; (c) investigating and pursuing procurement of additional resources for housing rehabilitation; and (d) requiring that rent increases are limited for rehabilitated rental units and periodically monitored for compliance.

14.11 Enforce Building Code Requirements

Prevent or eliminate hazardous living conditions by: (a) requiring structures to conform to an accepted set of construction standards; (b) inspecting buildings for deficiencies during construction, upon request or in response to a complaint; and (c) halting improper construction activities.

14.12 Offer Voluntary Code Inspection Services

Continue to inform existing or potential property owners that the County's building inspection services are available, upon request, to inspect structures, describe their condition, and provide a construction history to the extent that such information is available.

14.13 Promote Energy Conservation in Existing Housing

Support the installation of energy conservation features in existing housing units and promote educational and financial programs that focus on improving the energy efficiency of existing housing.

14.14 Preserve Existing Single Family Residential Areas

Preserve and enhance the character of existing single family residential areas by limiting adjacent land use designations to those that are compatible. Consider compatible land use designations to be residential or mixed uses that include multi-family housing; locate compatible land uses in areas currently in transition and along traffic corridors.

Protect Existing Affordable Housing from Conversion or Demolition

14.15 Prohibit Condominium Conversions

Maintain the existing rental housing stock by prohibiting condominium conversions until market factors, such as vacancy rates, indicate that there is no longer a shortage of rental housing. Provide an exception for residents or qualified non-profit organizations to convert and purchase condominiums which would be retained as affordable housing.

14.16 Prohibit Conversion or Demolition of Affordable Housing

Prohibit the conversion or demolition of affordable housing in the Coastal Zone, consistent with Local Coastal Program Policies. In other unincorporated areas, prohibit the conversion or demolition of existing affordable housing units developed pursuant to any federal, state or local housing program unless (a) provision has been made for replacement housing which is similar in cost, size and location to that converted or demolished, and (b) the structure poses a serious threat to health and safety and cannot feasibly be rehabilitated.

14.17 Ensure Continuing Affordability of Affordable Housing Developments

Ensure that affordable housing developments eligible to change to market-rate housing or other uses, continue to be affordable to low and moderate income households by developing a program that includes, but is not limited to, the following components: (a) an estimate of the total cost of producing new replacement units of comparable size and rent; (b) an estimate of the cost of maintaining the units as affordable housing; (c) an inventory of all public and private nonprofit organizations that have the legal and managerial capacity to acquire and manage affordable housing developments; (d) an inventory of all government financing and subsidy programs that could be used to help maintain the affordability of such affordable housing developments; and (e) a mechanism for enforcement of State Government Code Section 65863.10 requiring that the County be notified at least six (6) months prior to the anticipated date of termination of a subsidy contract and that a public hearing be held to determine the effect upon the County's housing needs.

Protect Tenants of Affordable Housing from Overpayment and Displacement

14.18 Provide Rent Subsidies to Lower Income Households

Continue to provide affordable rental housing opportunities for lower income households through the administration of rental subsidy programs available through the County Housing Authority.

14.19 Protect Mobilehome Park Tenants

Protect mobilehome park tenants by: (a) regulating the closure of mobilehome parks or cessation of use of the land as a mobilehome park,

in accordance with State Government Code Section 65863.7, or any successor statute, by ensuring that reasonable measures are provided to mitigate the adverse impact of the conversion on the ability of the park residents to find alternative housing; and (b) where appropriate, designating and zoning suitably located mobilehome parks for exclusive affordable housing development, including mobilehome park use.

14.20 Provide Information, Referral and Mediation Services to Landlords and Tenants

Provide information, referral and mediation services, such as those offered by the County's Human Relations Division, as a means to resolve conflicts between landlords and tenants.

PROVIDE NEW HOUSING OPPORTUNITIES

Ensure Availability of Land and Infrastructure for New Housing

14.21 Locate New Housing Near Employment Centers

Encourage the provision of housing near employment centers where adequate services exist or can be provided. Identify these areas, as well as their potential for additional residential development in future planning studies and documents.

14.22 Increase Land Available for Residential Use

Increase the amount of land available for residential use by considering: (a) the designation and zoning of undeveloped or under-utilized land for residential development consistent with Policy 14.20 and the Locational Criteria contained in Table 8.1P of the Urban Land Use Chapter; (b) the rezoning to multi-family densities of suitable large vacant parcels on the edge or outside of single family neighborhoods; (c) the application of mixed-use zoning combining residential uses with compatible commercial or industrial uses; and (d) the use of airspace above appropriate facilities as sites for housing.

14.23 Require Development Densities Consistent with General Plan

Require the density of residential developments to be consistent with the General Plan Land Use Designation.

14.24 Determine Amount of Land Available to Meet Future Housing Needs

Determine if there is a sufficient amount of land available to meet future housing needs by: (a) gathering data on the actual number of units developed on Undeveloped Large Parcels relative to those permitted by the zoning; and (b) analyzing this data during the next update of the County's Housing Chapter.

14.25 Provide Infrastructure Adequate to Support Housing Development

Provide infrastructure adequate to serve existing and new housing in urban areas, rural service centers, and rural residential subdivisions consistent with the County General Plan and Local Coastal Program. In particular, continue efforts to improve water service in County Service Area Number 12 (Montara/Moss Beach) and to develop a public water system for Pescadero.

14.26 Establish Transfer of Development Rights Program

To maximize the use of density allowed by zoning, establish a Transfer of Development Rights (TDR) program in the rural areas of the County which, on a case-by-case basis after sufficient environmental review, would allow landowners who do not wish to use all of their density credits to sell and transfer them for residential use at appropriate alternative sites.

14.27 Monitor Public Acquisition of Land for Parks and Open Space

To improve the County's ability to meet its housing goals, determine the impact of the public acquisition of land for park, recreation, and open space facilities. Specifically, tabulate the number of density credits that have been acquired by public agencies and consider increasing the permitted density on appropriate sites by this amount.

Ensure Availability of Land for Affordable Housing

14.28 Designate Sites for Affordable Housing

Evaluate specific sites to assess their suitability for designation as affordable housing development sites, in order to ensure the availability of land appropriate for affordable housing. Whenever possible, target public resources to assist affordable housing development on such sites.

14.29 Permit Mobilehome Parks on Residentially Zoned Land

Revise Zoning Regulations to allow multi-unit developments utilizing mobilehomes as a permitted land use on residentially zoned land in accordance with State Government Code Section 65852.7, or any successor statute. Adopt specific standards for such developments.

14.30 Encourage Use of Surplus Public Lands for Affordable Housing

Encourage the use of surplus public lands for the development of affordable housing through measures, including but not limited to: (a) review of such lands for suitability as affordable housing sites in conjunction with the General Plan Conformity Review Procedure; and (b) establishment of a central inventory of all surplus governmental property located in San Mateo County.

14.31 Acquire Sites for Affordable Housing Development

Acquire suitable sites and/or reduce site improvement costs for non-profit and profit developers of housing for very low, lower and moderate income occupants.

Reduce Housing Construction and Energy Costs

14.32 Explore Use of Alternative Housing Types and Flexible Site Design

Reduce construction costs by continuing to allow: (a) alternative housing types, such as mobilehomes or (b) flexible site design standards, such as the clustering of housing. Encourage the use of the Planned Unit Development District, where appropriate.

14.33 Minimize Permit Processing Fees

Pursue measures to minimize permit processing fees including, but not limited to: (a) continuing to set fees based on the costs of permit processing; and (b) establishing a policy whereby the Planning Director may discount permit processing fees for affordable housing developments by an amount proportional to the percentage of affordable units in the proposed development.

14.34 Minimize Permit Processing Times

Pursue measures to minimize permit processing times including, but not limited to: (a) standardizing and streamlining the permit review process through comprehensive revision of the Zoning Regulations; and (b) continuing the policy which allows priority processing for affordable housing developments. To ensure that the permit review process continues to be as efficient as possible, monitor average permit processing times annually.

14.35 Institute Flexible Parking Standards

Institute flexible parking standards that enhance the feasibility of developing affordable housing such as: (a) setting aside a percentage of spaces for compact cars; (b) reducing the number of spaces required where it can be demonstrated that fewer are needed; (c) allowing the joint use of parking areas; and (d) allowing alternatives to covered parking. Apply flexible parking standards on a case-by-case basis to ensure that adequate on-site parking is provided.

14.36 Improve the Energy Efficiency of New Housing

Improve the energy efficiency of newly constructed housing by enforcing State energy codes and encouraging the use of on-site renewable energy sources by assisting applicants in meeting the County's guidelines for passive solar design and solar access.

Encourage the Development of Affordable Housing

14.37 Establish an Inclusionary Requirement for Affordable Housing

Establish an inclusionary requirement for affordable housing whereby residential developments, including land divisions in urban areas will be required to either (a) reserve a percentage of the units constructed as affordable housing, OR (b) pay a fee in-lieu of constructing the required affordable housing units. Assure continued affordability of reserved affordable housing units through appropriate deed restrictions.

14.38 Grant Density Bonuses for the Development of Affordable Housing

In accordance with State Government Code Section 65915, or any successor statute, grant a density bonus of 25 percent and other incentive(s) for the development of new housing if a developer agrees to construct: (a) 10 percent of the housing units for very low-income households, or (b) 20 percent of the housing units for lower-income households, or (c) 50 percent of the housing units for senior households. Also, grant a supplemental density bonus if a development exceeds the minimum requirements sated above, or provides a percentage of the total units for large families or disabled households.

14.39 Establish Residential Densities to Encourage the Use of Density Bonuses

For large residential parcels, establish base densities which make the use of density bonuses economically feasible.

14.40 Investigate Additional Mechanisms to Facilitate Affordable Housing Development

Investigate and consider adopting additional mechanisms to facilitate the development of affordable housing, including but not limited to, mechanisms to encourage land assembly.

14.41 Encourage Second Dwelling Units

Encourage the legalization of existing and construction of new second dwelling units on parcels where single family residences are permitted by the zoning provided that: (a) the maximum housing growth from second units is limited to 20 percent of the existing number of main dwelling units in existence in an area; (b) the second unit is small or secondary in size to the main dwelling unit; (c) minimum building site, off-street parking and design review requirements are met in order to ensure the compatibility of the second unit with the character of the neighborhood; and (d) there are no major conflicts with resource protection in rural areas.

14.42 Use Public Lands and Resources for the Development of Affordable Housing

Promote the development of housing for very low and lower income persons and families by: (a) encouraging the use of surplus publicly owned lands located close to jobs, public transportation and other essential services for the construction of affordable housing; and (b) investigating and pursuing procurement of Federal, State and other funds to subsidize the construction of affordable housing.

14.43 Use Bond and Other Financing Programs to Support the Development of Affordable Housing

Provide bond financing and other subsidized financing sources to housing developments which meet State and federal affordability requirements for bond financing and other subsidized financing sources and encourage the use of other available federal, State and local financing programs when appropriate.

14.44 Investigate New Funding Sources for Affordable Housing

Investigate and consider for adoption mechanisms that would provide stable new funding sources for affordable housing programs.

14.45 Encourage Self Help Housing Developments

Support non-profit developers and others to create self help housing opportunities for very low and lower income households.

14.46 Encourage Private-Public Partnerships for Affordable Housing Development

Encourage the use of private-public partnerships to facilitate the development of very low, lower and moderate income housing.

HOUSING INDIVIDUALS WITH SPECIAL NEEDS

14.47 Expand Housing Choices by Increasing the Diversity of Housing Types

Expand the housing choices for special needs groups by using techniques in this Chapter to help increase the variety in location, size, type and price of housing available. Special needs groups include the elderly, disabled, large families, households headed by single parents, farm laborers, and the homeless.

14.48 Promote the Use of Publicly Owned Land for Housing the Elderly or Disabled

Promote the use of the following publicly owned surplus lands for locating housing for the elderly or disabled: (a) lands within urban areas that are located close to public transportation and other essential services such as stores, banks and medical facilities; and

(b) lands that do not have major topographic constraints. Consider such lands for future housing development through measures including, but not limited to, the General Plan Conformity Review Procedure.

14.49 Provide Affordable Housing Opportunities for the Elderly or Disabled

Provide affordable housing opportunities for the elderly or disabled through programs including, but not limited to, the County's Second Unit Program, Shared Housing Program, Section 8 Aftercare Program, and Reverse Annuity Mortgage Program.

14.50 Implement the Countywide Housing Program for the Disabled

Implement the Countywide Housing Program for the Disabled which includes provisions for: setting aside a percentage of all units in County sponsored developments for the disabled, distributing units for the disabled on scattered sites throughout the County, planning and marketing developments for the disabled in conjunction with representatives of disabled groups, allowing use of rehabilitation funds for modifying units for accessibility, and developing group homes.

14.51 Promote Housing for the Homeless

Promote the development of housing for the County's homeless by continuing to support public and private efforts to develop and maintain: (a) emergency shelters for families, singles persons, battered women and children and other needy groups and individuals, and; (b) increasing the supply of transitional living facilities, particularly those that combine the provision of adequate shelter with counseling, education and training.

14.52 Facilitate the Development of Homeless Shelters

Facilitate the development of emergency shelters and transitional living facilities for the homeless by revising the County's Zoning Regulations to permit these facilities, subject to a use permit, in appropriate multi-family, commercial and industrial zoning districts; for example, the R-3, C-1, C-2, and M-1 districts.

14.53 Enforce Fair Housing Laws

Enforce fair housing laws by continuing to contract with organizations that provide fair housing services.

PROGRAM RESPONSIBILITIES: ROLE OF THE COUNTY

14.54 Coordinate Housing Activities with the Cities of San Mateo County

Work with the cities of San Mateo County to identify housing issues of Countywide concern, with emphasis on the identification of and development of specific affordable housing sites and other housing for individuals with special housing needs.

14.55 Encourage Cities to Obtain Article 34 Authority

Encourage the cities in San Mateo County to obtain authority to develop, construct or otherwise acquire housing that is primarily affordable to very low and lower income persons, pursuant to Article 34 of the State Constitution.

14.56 Support Regional and Countywide Planning Efforts

Strengthen County participation in regional land use, housing and transportation planning by supporting the formation of interjurisdictional programs such as the proposed City/County Association of Governments of San Mateo County.

14.57 Provide Support to Decision-Makers on Housing Issues

Provide staff support to assist County decision-makers on housing issues, and review and comment on housing plans, programs and legislation affecting the County.

14.58 Provide Support for Housing Task Force and Coordinating Council on Developmental Disabilities

Provide staff support for the Housing Task Force and Coordinating Council on Developmental Disabilities, as they identify issues of concern, provide alternatives to policy makers for review, educate the public, and act as community liaisons.

14.59 Promote Community Participation in Affordable Housing Development

For all affordable housing developments, promote coordination and cooperation between the County, developer(s) and neighborhood residents so that concerns are addressed and conflicts minimized.

14.60 Investigate Mechanisms to Encourage Employers to Provide Affordable Housing

Investigate mechanisms to encourage employers to provide affordable housing for their employees.

14.61 Ensure Consistency Between Housing Chapter and Adopted Plans and Ordinances

Ensure ongoing consistency between the Housing Chapter and the County's adopted plans and implementing ordinances.

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TABLE 14.34

FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1990-1995

OBJECTIVE	1990 POLICY NO.	1987 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1985-1990 ¹	ACCOMPLISHED 1985-1990 ²	TARGET FOR 1990-1995
I. Protect Existing Affordable Housing	14.1	14.1	Maintain and Improve the Quality and Affordability of Existing Housing Stock (Rehabilitation)	Ongoing Program	Planning/HCD	1,500	1,720 ³	1,750
	14.1	14.1	Maintain and Improve the Quality and Affordability of Existing Housing Stock (Replacement of Substandard Units)	Ongoing Program	Planning/HCD	75	7 ⁴	10
A. Preserve and Enhance Quality of Existing Housing Stock	14.10	14.8	Administer Low Interest Rehabilitation Loan Program	Ongoing Program	HCD	36	89	90
	14.11	14.9	Enforce Building Code Requirements	Ongoing Program	Planning	8,000	8,483	8,500
	14.12	14.10	Offer Voluntary Code Inspection Services	Ongoing Program	Planning	Included in the above figure.	1) Standard voluntary inspections included in the above figure. 2) In addition, after October 17, 1990 earthquake, 111 free residential inspections were conducted in response to requests.	Included in the above figure.
	14.13	14.13	Promote Energy Conservation in Existing Housing	Ongoing Program	Planning	7,500	-- ⁵	Alert planning and building permit applicants to available energy conservation programs.
	14.14	14.14	Preserve Existing Single Family Residential Areas	Ongoing Program	Planning	Consider during preparation of area plans/land use studies.	Considered during preparation of Colma Area Plan and Princeton Area Study.	Consider during preparation of every Area Plan/Land Use Study.

TABLE 14.34 (continued)

FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1990-1995

OBJECTIVE	1990 POLICY NO.	1987 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1985-1990 ¹	ACCOMPLISHED 1985-1990 ²	TARGET FOR 1990-1995
B. Protect Existing Affordable Housing from Conversion or Demolition	14.15	14.11	Prohibit Condominium Conversions	Ongoing Program	Planning	-- ⁶	Prohibition continued.	Maintain prohibition unless vacancy rate indicates easing of rental housing shortage. Amend Subdivision Regulations to establish a procedure for granting exceptions for residents and non-profits if units remain affordable.
	14.16	14.15	Prohibit Conversion or Demolition of Affordable Housing	Ongoing Program	Planning	Continue protections.	Continue protections.	Continue protections in the Coastal Zone. Extend protections to Non-Coastal areas. Improve administrative procedures for issuing demolition permits.
	14.17	--	Ensure Continuing Affordability of Affordable Housing Developments	Adopt program as amendment to Housing Chapter by January 1, 1992.	HCD/ Planning	--	--	Develop program to prevent conversion of affordable housing to market-rate housing or other uses.
C. Protect Tenants of Affordable Housing from Overpayment and Displacement	14.18	14.12	Provide Rent Subsidies to Lower Income Households	Ongoing Program	Housing Authority	100 rental subsidy certificates in use in unincorporated areas.	200 rental subsidy certificates in use in unincorporated areas.	200 rental subsidy certificates in use in unincorporated areas.
	14.19	14.16	Protect Mobilehome Park Tenants	Ongoing Program	Planning	Continue tenant protections and designate suitable mobilehome parks for exclusive mobilehome park use.	Continued tenant protections to approximately 190 residents (70 units). (Colma Area Plan Policy 4.4)	Continue tenant protections. Evaluate suitability of designating the 5 remaining mobilehome parks outside the Coastal Zone exclusively for

TABLE 14.34 (continued)

FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1990-1995

OBJECTIVE	1990 POLICY NO.	1987 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1985-1990 ¹	ACCOMPLISHED 1985-1990 ²	TARGET FOR 1990-1995
								affordable housing, including mobilehome park use (445 units).
	14.20	14.17	Provide Information, Referral and Mediation Services to Landlords and Tenants	Ongoing Program	Human Relations	Continue services to landlords and tenants.	Services continued.	Continue services to landlords and tenants.
II. Provide New Housing Opportunities	14.2	14.2	Ensure Sufficient Production of New Housing	Ongoing Program	Planning/ HCD	1,464 total (1,398 urban, 66 rural)	1,179 total (1,044 urban, 135 rural)	1,500 total (1,350 urban, 150 rural) ⁷
A. Ensure Avail- ability of Land and Infra- structure for New Housing	14.21	14.18	Locate New Housing Near Employment Centers	Ongoing Program	Planning	--	Housing opportunities increased adjacent to employment centers. (Colma Area Plan and Princeton Area Study)	Continue to encourage new housing opportuni- ties near employment centers in conjunction with Housing Chapter implementation and preparation of area plans.
	14.22	14.19	Increase Land Available for Residential Use	Ongoing Program	Planning	Look for opportunities when preparing area plans/land use studies.	Approximately 23 acres designated or rezoned for residential use. ⁸	Look for opportunities as part of Housing Chapter implementation and when preparing area plans/land use studies.
	14.23	--	Require Development Densities Consistent with General Plan	Ongoing Program	Planning	--	--	Amend administrative procedures and regula- tions as necessary to implement.
	14.24	14.49	Determine Amount of Land Available to Meet Future Housing Needs	FY 1994-1995	Planning	For 1990 update, collect data and determine whether sufficient land is available for housing.	Completed - see "Inventory of Undeveloped Lands" Section.	Perform similar analysis for 1995 Housing Chapter update.

TABLE 14.34 (continued)

FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1990-1995

OBJECTIVE	1990 POLICY NO.	1987 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1985-1990 ¹	ACCOMPLISHED 1985-1990 ²	TARGET FOR 1990-1995
	14.25	--	Provide Infrastructure Adequate to Support Housing Development	Ongoing Program	Planning/ Public Works	--	--	Proceed with plans to develop a public water system for Pescadero and to improve water service in County Service Area Number 12 (Montara-Moss Beach).
	14.26	--	Establish Transfer of Development Rights Program	FY 1991-1992	Planning	--	--	Develop implementing ordinance and administrative procedures.
	14.27	--	Monitor Public Acquisition of Land for Parks and Open Space	Ongoing Program	Planning	--	--	Set up monitoring and reporting procedures.
B. Ensure Availability of Land for Affordable Housing	14.28	14.21	Designate Sites for Affordable Housing	Ongoing Program	Planning	Look for additional sites when preparing area plans.	Considered during preparation of Colma Area Plan and Princeton Area Study. Instead of designating sites, alternatives were chosen to increase housing opportunities, including: (1) establishing an inclusionary requirement, (2) relaxing non-conforming provisions, and (3) introducing mixed use zoning.	Identify and designate sites for housing and affordable housing as part of Housing Chapter implementation and preparation of area plans land use studies.

TABLE 14.34 (continued)

FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1990-1995

OBJECTIVE	1990 POLICY NO.	1987 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1985-1990 ¹	ACCOMPLISHED 1985-1990 ²	TARGET FOR 1990-1995
	14.29	14.22	Permit Mobilehome Parks on Residentially Zoned Land	FY 1990-1991	Planning	Incorporate provisions into the Zoning Regu- lations to permit multi-unit develop- ments using mobile- homes, modular homes and factory-built homes on residentially zoned lands.	These provisions were to be incorporated into the Zoning Regulations in conjunction with the comprehensive Zoning Regulations Revision Project. That project was not completed in the time frame anti- cipated.	Revise Zoning Regula- tions to permit mobilehome parks on residentially zoned land.
	14.30	14.23	Encourage Use of Surplus Public Lands for Affordable Housing	Ongoing Program	Planning/ HCD	Review available surplus lands for affordable housing development.	1) 8 lots in East Palo Alto - 8 units. 2) 1 site in East Palo Alto - 15 units.	1) 4 lots in East Palo Alto - 4 units. 2) 1 site in Pescadero - 30 units. 3) Continue to review public surplus lands for afford- able housing development as they become available. 4) Establish central inventory of public surplus lands.
	14.31	14.36	Acquire Sites for Affordable Housing Development	Ongoing Program	HCD	2 sites	1 site	2 sites

TABLE 14.34 (continued)

FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1990-1995

OBJECTIVE	1990 POLICY NO.	1987 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1985-1990 ¹	ACCOMPLISHED 1985-1990 ²	TARGET FOR 1990-1995
C. Reduce Housing Construction and Energy Costs	14.32	14.24	Explore Use of Alternative Housing Types and Flexible Site Design	Ongoing Program	Planning	--	The use of mobilehomes and factory-built homes for one-family dwellings continues to be allowed. The use of flexible site designs in the Planned Unit Development district continues to be allowed.	Continue to allow alternative housing types and flexible site design.
	14.33	--	Minimize Permit Processing Fees	Ongoing Program	Planning	--	--	Continue to base fees on costs of permit processing. Discount fees for affordable housing developments.
	14.34	14.28	Minimize Permit Processing Times	Ongoing Program	Planning	--	Established Development Review Committee to expedite permit review. Installed new computerized permit tracking system.	Continue efforts to standardize and streamline the development review process through comprehensive revision of the Zoning Regulations. Continue priority processing for projects providing affordable housing. Monitor average permit processing times annually.
	14.35	14.30	Institute Flexible Parking Standards	FY 1990-1991	Planning	Incorporate flexible parking standards into Zoning Regulations.	These provisions were to be incorporated into the Zoning Regulations in conjunction with the comprehensive Zoning Regulations Revision Project. That project was not completed in the time frame anticipated.	Revise Zoning Regulations to include more flexible parking standards. Consider special concessions for affordable housing.

TABLE 14.34 (continued)

FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1990-1995

OBJECTIVE	1990 POLICY NO.	1987 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1985-1990 ¹	ACCOMPLISHED 1985-1990 ²	TARGET FOR 1990-1995
	14.36	14.31	Improve Energy Efficiency of New Housing	Ongoing Program	Planning	Continue to enforce energy requirements for newly constructed housing.	Enforcement continued for all new construction.	Continue enforcement for all new construction.
D. Encourage the Development of Affordable Housing	14.37	--	Establish an Inclusionary Requirement for Affordable Housing	FY 1991-1992	Planning	--	--	Develop ordinance and administrative procedures for implementing inclusionary requirements.
	14.38	14.25	Grant Density Bonuses for the Development of Affordable Housing	FY 1990-1991	Planning	586 multi-family units (363 affordable).	98 multi-family units constructed (30 affordable). 308 multi-family units authorized (212 affordable). However, none of these developments used density bonus provisions. ⁹	Develop administrative procedures for implementing density bonus program.
	14.39	14.20	Establish Residential Densities to Encourage the Use of Density Bonus	Ongoing Program	Planning	Consider when establishing residential densities in area plans.	Considered in preparation of Colma Area Plan and Princeton Area Study.	Consider as part of Housing Chapter Implementation and when preparing area plans/land use studies.
	14.40	--	Investigate Mechanisms to Facilitate Affordable Housing Development	Ongoing Program	Planning	--	--	Research methods for land assembly including incentives, land ownership information, and redevelopment.
	14.41	14.26	Encourage Second Dwelling Units	Ongoing Program	Planning	125 (15 legalized, 100 new).	109 (67 legalized, 42 new).	100 (35 legalized, 65 new).

TABLE 14.34 (continued)

FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1990-1995

OBJECTIVE	1990 POLICY NO.	1987 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1985-1990 ¹	ACCOMPLISHED 1985-1990 ²	TARGET FOR 1990-1995
	14.42	14.33	Use Public Lands and Resources for the Development of Affordable Housing	Ongoing Program	Planning/ HCD	586 multi-family units (363 affordable).	368 multi-family units (236 affordable). A variety of public resources were used, including surplus land, Proposition 84 Funds, sites acquired by the County. ¹⁰	Continue to pursue funding for construction of affordable housing. Encourage use of surplus public land through Policy 14.26.
	14.43	14.37	Use Bond and Other Financing Programs to Support the Development of Affordable Housing	Ongoing Program	HCD	200 (40 affordable).	537 (156 affordable). ¹¹	Continue to use bond financing for appropriate projects.
	14.44	--	Investigate New Funding Sources for Affordable Housing	Ongoing Program	Planning/ HCD	--	--	Research new sources of funds for affordable housing including a real estate conveyance fee.
	14.45	14.38	Encourage Self-Help Housing Developments	Ongoing Program	HCD	--	8 single family residences for very low income families in East Palo Alto. ¹²	4 single family residences for low income families in East Palo Alto and as other opportunities arise.
	14.46	14.48	Encourage Private/Public Partnerships for Affordable Housing Developments	Ongoing Program	HCD	2 housing developments.	1 housing development.	1 housing development.
	--	14.27	Density Bonus for Provision of Small Dwelling Units	--	Planning	--	Program was not used during 1985-1990.	--

TABLE 14.34 (continued)

FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1990-1995

OBJECTIVE	1990 POLICY NO.	1987 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1985-1990 ¹	ACCOMPLISHED 1985-1990 ²	TARGET FOR 1990-1995
III. Provide Housing for Individuals with Special Needs	14.47	14.39	Expand Housing Choices and Increase the Diversity of Housing Types	Ongoing Program	Planning/HTF/Human Relations	See below.	See below.	See below.
			Elderly			145	122 ¹³	130
			Disabled			41	44 ¹⁴	50
			Large Families			100	100 ¹⁵	125
			Households Headed by Single Parents			--	-- ¹⁶	--
			Farm Laborers			200	200 ¹⁷	50
			Homeless			10 beds	32 beds, 495 vouchers annually. ¹⁸	35 beds, 500 vouchers annually.
	14.48	14.42	Promote the Use of Publicly Owned Land for Housing the Elderly or Disabled	Ongoing Program	HCD	--	No suitably sited public surplus land in the unincorporated area has been made available within the last 5 years.	Continue to monitor County and other public surplus lands for appropriate sites for elderly/disabled housing.
	14.49	14.43	Provide Affordable Housing Opportunities for the Elderly or Disabled	Ongoing Program	Planning/HCD	145 Elderly 41 Disabled	122 Elderly 44 Disabled	130 Elderly 50 Disabled
	14.50	14.44	Implement the Countywide Housing Program for the Disabled	Ongoing Program	Planning/HTF/Human Relations	41 Housing opportunities	44 Housing opportunities	50 Housing opportunities
	14.51	14.45	Promote Housing for the Homeless	Ongoing Program	Planning/Community Services	10 beds	32 beds, 496 vouchers annually.	35 beds, 500 vouchers annually.

TABLE 14.34 (continued)

FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1990-1995

OBJECTIVE	1990 POLICY NO.	1987 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1985-1990 ¹	ACCOMPLISHED 1985-1990 ²	TARGET FOR 1990-1995
	14.52	--	Facilitate the Development of Homeless Shelters	FY 1991-1992	Planning	--	--	Revise Zoning Regulations to allow homeless shelters as a permitted use in appropriate zoning districts; for example, the R-3, C-1, C-2, and M-1 districts.
	14.53	14.46	Enforce Fair Housing Laws	Ongoing Program	HCD/Human Relations	Continue to support the enforcement of fair housing law.	Enforcement continued with support from County.	Continue to support the enforcement of fair housing law.
	--	14.40	Diversification of Housing Opportunities	--	--	--	See Policy 14.47.	--
	--	14.41	Incentives for Development of Housing Exclusively for the Elderly and/or Disabled (Density Bonus)	--	--	--	Density bonus incentives not used.	--
IV. Program Responsibilities: Role of the County	14.54	14.47	Coordinate Housing Activities with the Cities of San Mateo County	Ongoing Program	Planning	--	Initiated proposal to establish City/County Association of Governments to deal with transportation and land use issues, including jobs/housing balance in County.	1) Continue move toward formation of City/County Association of Governments. 2) Consider need for housing in related Countywide Plans, e.g., Congestion Management Plan. 3) Coordinate 1995 Housing Elements with cities.

TABLE 14.34 (continued)

FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1990-1995

OBJECTIVE	1990 POLICY NO.	1987 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1985-1990 ¹	ACCOMPLISHED 1985-1990 ²	TARGET FOR 1990-1995
	14.55	14.34	Encourage Cities to Obtain Article 34 Authority	Ongoing Program	HTF	Gain Article 34 Authority from the voters.	November 1987 Referendum was approved, giving the County Article 34 Authority in the unincorporated areas.	Encourage the cities of San Mateo County to gain Article 34 Authority in incorporated areas of San Mateo County.
	14.56	--	Support Regional and Countywide Planning Efforts	Ongoing Program	Planning	--	--	Support the formation of inter-jurisdictional programs.
	14.57	--	Provide Support to Decision-Makers on Housing Issues	Ongoing Program	Planning/ HCD	--	--	Review and comment on housing legislation, plans and programs affecting the County.
	14.58	14.35	Provide Support for Housing Task Force and Coordinating Council on Developmental Disabilities	Ongoing Program	HCD/Human Relations	--	Staff support provided for Task Force and Council.	Continue to provide staff support to Task Force and Council.
	14.59	14.29	Promote Community Participation in Affordable Housing Development	Ongoing Program	Planning/ HCD	--	The County often went beyond legal noticing requirements to ensure that affected parties were informed of proposed projects. Workshops and hearings were frequently held at alternative locations to facilitate public participation.	Continue to promote coordination and cooperation to minimize conflict over housing developments.
	14.60	14.32	Investigate Mechanisms to Encourage Employers to Provide Affordable Housing	Ongoing Program	Planning	--	Housing opportunities increased adjacent to employment centers. (Colma Area Plan and Princeton Area Study)	Research incentives and requirements to increase employers' contributions toward affordable housing development.

TABLE 14.34 (continued)

FIVE-YEAR IMPLEMENTATION PLAN
UNINCORPORATED AREAS OF SAN MATEO COUNTY
1990-1995

OBJECTIVE	1990 POLICY NO.	1987 POLICY NO.	PROGRAM	IMPLEMENTING SCHEDULE	COUNTY IMPLEMENTING DIVISION	TARGET FOR 1985-1990 ¹	ACCOMPLISHED 1985-1990 ²	TARGET FOR 1990-1995
	14.61	--	Ensure consistency between Housing Chapter and Adopted Plans and Ordinances	Ongoing Program	Planning	--	--	Compare plans and ordinances for con- sistency. Recommend revisions as necessary.

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(8/2/91)

FOOTNOTES FOR FIVE-YEAR IMPLEMENTATION PLAN

1. What is listed as a target or as having been accomplished in most cases applies only to the unincorporated areas of the County, since the focus of the Housing Chapter is primarily on meeting housing needs within these areas. However, many of the County's housing-related programs operate countywide; in this case, information about housing activities undertaken by the County within cities may also be noted.
2. For more detail on what was accomplished between 1985 and 1990, see discussion in the "Evaluation" section.
3. Between 1985 and 1990, 8,483 building permits were issued in unincorporated areas for alterations and additions. This represents alterations and additions to approximately 40 percent of the housing stock in unincorporated areas. On this basis, it is estimated that 40 percent, or 1,720 units, of the 4,300 housing units identified in the "Housing Needs" section as requiring rehabilitation were rehabilitated between 1985 and 1990.
4. The 1985-1990 target for replacement of substandard housing units in unincorporated areas was derived from County Building Section demolition permit records. The number of demolition permits issued during the previous five year period were tabulated, and it was assumed that a percentage of the demolished units would subsequently be replaced by new housing units. However, until recently demolition permit records did not differentiate between "partial" and "total" demolitions. Consequently, the 1985-1990 target for replacement of substandard units is unrealistically high. Using the same estimating method, but this time only counting total demolitions, it is estimated that 7 substandard units were demolished and replaced during 1985-1990. The target for 1990-1995 also reflects this lower, but more accurate assessment of replacement activity.
5. A dash (--) means the information is either not applicable, not available or not quantifiable.
6. It is difficult to determine definitively whether or not this objective has been achieved. The target for 1985-1990 was based on a market survey done by PG&E in 1983, and comparable data for more recent years is unavailable.
7. This target is based on a slight increase over the current production rate of 251 units/year to 300 units/year, broken down further as follows: 270 units/year in urban areas; 30 units/year in rural areas. Further breakdown by income category is as follows: very low, 270 units; low, 225 units; moderate, 300 units; and above moderate, 705 units.

8. The 23 acre total includes 9 acres redesignated to accommodate specific projects and 6 acres redesignated from commercial to residential or residential/mixed use as part of Colma Area Plan. The Colma Area Plan also resulted in residential densities being increased on approximately 8 acres of residential land. In addition, the Princeton Area Study, which covered a study area of approximately 100 acres, resulted in increased opportunity for residential uses throughout the area by relaxing non-conforming use regulations, expanding mixed use zoning and allowing caretaker's quarters in both industrial and commercial areas.
9. Includes the following projects:

Constructed:
 - a. North Fair Oaks - 60 rental units (24 affordable)
 - b. North Fair Oaks - 38 condominium units (6 affordable)Authorized by Planning Approvals:
 - a. Half Moon Bay - 160 farm labor housing units (160 affordable)
 - b. North Moss Beach - 148 rental units (52 affordable)
10. Includes all of the projects listed above except the 38 unit condominium project in North Fair Oaks, which did not involve public assistance.
11. Includes the following projects built in incorporated areas with the assistance of bond financing from the County:
 - a. San Bruno - 308 rental units (64 affordable)
 - b. South San Francisco - 125 senior units (50 affordable)
 - c. Pacifica - 104 senior units (42 affordable)
12. These residences are being built on surplus County-owned sites. Four (4) additional surplus County-owned sites in East Palo Alto will likely be donated for a similar project within the next five years.
13. The following data was used to determine the number of housing opportunities provided between 1985 and 1990 to elderly residents of the unincorporated areas. This estimate is conservative, as it does not include units developed without public assistance, except for units constructed under the County's Second Dwelling Unit Program.
 - a. 48 Rental Subsidy Certificates and Vouchers

Approximately 200 rental subsidy certificates and vouchers are currently being used in unincorporated areas. Presently, 24 percent (48) of all rental subsidy certificates are being used for housing elderly residents of the County.

b. 23 Shared Housing Opportunities

During the past ten years, approximately 500 placements have been made through the County's Shared Housing Program. It is estimated that 9 percent of these (45) involved members of the unincorporated areas' elderly population. (The unincorporated area's population constitutes approximately 9 percent of the Countywide population.) Approximately one-half of these placements (23) occurred during the most recent five year period from 1985 to 1990.

c. 3 Reverse Annuity Mortgages (RAM Program)

Since the start of this program in October, 1982, 70 loans have been closed Countywide. Of these, three have been made within unincorporated areas.

d. 27 Second Dwelling Units

During the past five years, 109 second dwelling units have been authorized by permit in unincorporated areas. Of these, 67 were legalizations and 42 were new units. It is estimated that 25 percent (27) of these serve elderly residents.

e. 21 Units in Subsidized Senior Housing Developments

It is estimated that of the 229 units developed Countywide for elderly residents, 9 percent (21) serve the unincorporated area's senior population.

14. The following data was used to determine the number of housing opportunities provided between 1985 and 1990 to disabled residents of unincorporated areas. This estimate is conservative, as it only includes units developed with some form of public assistance.

a. 30 Rental Subsidy Certificates

Approximately 200 rental subsidy certificates are currently being used in unincorporated areas. Of these, approximately 15 percent (30) are housing disabled residents.

b. 7 Individuals Accommodated in Group Homes

During the past five years, one group home serving 7 individuals has been developed in the unincorporated area of North Fair Oaks.

c. 3 Units in Subsidized Housing Developments

Fifteen percent of the 229 units developed Countywide for the elderly have been made accessible for the disabled (34 units). Of these, it is estimated that 9 percent (3 units) serve the unincorporated area's disabled population.

d. 4 Units from Section 8 Aftercare Program

It is assumed that 9 percent (4) of the 48 units funded through the Section 8 Aftercare Program serve the unincorporated area's disabled population.

15. Includes 60 family rental units in North Fair Oaks which received assistance from the County. In addition, 20 percent of all rental subsidy certificates available countywide are allocated to large families. Thus, it is assumed that 20 percent (40) of the 200 rental subsidy certificates in use in unincorporated areas are allocated to large families.
16. There is little data available on the number of housing units serving single parent households. Undoubtedly, a percentage of the affordable family units developed serve some of the needs of this group.
17. Since 1985, 40 farm labor housing units have been authorized by planning permit for development on farms by the County. Also, included is the 160 unit farm labor housing development south of Half Moon Bay, which has received all required planning approvals.
18. Over the past five years, the County has assisted with the development, operation and administration of 354 shelter beds for the homeless. Also, the County has been involved in temporary housing voucher programs that distribute about 5,500 vouchers annually. It is estimated that 9 percent of these beds (32) and 9 percent of the vouchers (495) go to serve homeless families and individuals from unincorporated areas. Depending on the program, vouchers may be issued for one to three nights at a time, or from one week to twenty-eight days.

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HOUSING CHAPTER APPENDICES

- APPENDIX A -- STATE PLANNING AND ZONING LAW
- APPENDIX B -- PLANNING SERVICE FEE SCHEDULE
- APPENDIX C -- PUBLIC PARTICIPATION IN THE DEVELOPMENT
OF THE HOUSING CHAPTER UPDATE
- APPENDIX D -- CLARIFICATION OF SITES AVAILABLE TO MEET
HOUSING NEED BY INCOME CATEGORY
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APPENDIX A

STATE PLANNING AND ZONING LAW

ARTICLE 10.6. HOUSING ELEMENTS

POLICY - 65580. The Legislature finds and declares as follows:

- (a) The availability of housing is of vital statewide importance, and the early attainment of decent housing and a suitable living environment for every California family is a priority of the highest order.
- (b) The early attainment of this goal requires the cooperative participation of government and the private sector in an effort to expand housing opportunities and accommodate the housing needs of Californians of all economic levels.
- (c) The provision of housing affordable to low- and moderate-income households requires the cooperation of all levels of government.
- (d) Local and state governments have a responsibility to use the powers vested in them to facilitate the improvement and development of housing to make adequate provision for the housing needs of all economic segments of the community.
- (e) The Legislature recognizes that in carrying out this responsibility, each local government also has the responsibility to consider economic, environmental, and fiscal factors and community goals set forth in the general plan and to cooperate with other local governments and the state in addressing regional housing needs.

(Added by Stats. 1980, Ch. 1143.)

INTENT - 65581. It is the intent of the Legislature in enacting this article:

- (a) To assure that counties and cities recognize their responsibilities in contributing to the attainment of the state housing goal.
- (b) To assure that counties and cities will prepare and implement housing elements which, along with federal and state programs, will move toward attainment of the state housing goal.
- (c) To recognize that each locality is best capable of determining what efforts are required by it to contribute to the attainment of the state housing goal, provided such a determination is compatible with the state housing goal and regional housing needs.
- (d) To ensure that each local government cooperates with other local governments in order to address regional housing needs.

(Added by Stats. 1980, Ch. 1143.)

DEFINITIONS - 65582. As used in this article:

- (a) "Community," "locality," "local government," or "jurisdiction***" means a city, city and county, or county.
- (b) "Department" means the Department of Housing and Community Development.
- (c) "Housing element" or "element" means the housing element of the community's general plan, as required pursuant to this article and subdivision (c) of Section 65302.
- (d) "Low- and moderate-income households" means persons and families of low or moderate incomes as defined by Section 50093 of the Health and Safety Code.

(Added by Stats. 1980, Ch. 1143; Amended by Stats. 1989, Ch. 1140.)

HOUSING ELEMENT CONTENT - 65583. The housing element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing. The housing element shall identify adequate sites for housing, including rental housing, factory-built housing, and mobilehomes, and shall make adequate provision for the existing and projected needs of all economic segments of the community. The element shall contain all of the following:

- (a) An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs. The assessment and inventory shall include the following:
 - (1) Analysis of population and employment trends and documentation of projections and a quantification of the locality's existing and projected housing needs for all income levels. These existing and projected needs shall include the locality's share of the regional housing need in accordance with Section 65584.
 - (2) Analysis and documentation of household characteristics, including level of payment compared to ability to pay, housing characteristics, including overcrowding, and housing stock condition.
 - (3) An inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these sites.
 - (4) Analysis of potential and actual governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including land use controls, building codes and their enforcement, site improvements, fees and other exactions required of developers, and local processing and permit procedures.

- (5) Analysis of potential and actual non-governmental constraints upon the maintenance, improvement, or development of housing for all income levels, including the availability of financing, the price of land, and the cost of construction.
- (6) Analysis of any special housing needs, such as those of the handicapped, elderly, large families, farm workers, families with female heads of households, and families and persons in need of emergency shelter.
- (7) Analysis of opportunities for energy conservation with respect to residential development.
- (8) An analysis of existing assisted housing developments that are eligible to change to non-low-income housing uses during the next 10 years due to termination of subsidy contracts, mortgage prepayment, or expiration of use restrictions. "Assisted housing developments," for the purpose of this section, shall mean multi-family rental housing that receives governmental assistance under federal programs listed in subdivision (a) of Section 65863.10, state and local multi-family revenue bond programs, local redevelopment programs, the federal Community Development Block Grant Program, or local in-lieu fees. "Assisted housing developments" shall also include multi-family rental units that were developed pursuant to a local inclusionary housing program or used to qualify for a density bonus pursuant to Section 65916.
 - (A) The analysis shall include a listing of each development by project name and address, the type of governmental assistance received, the earliest possible date of change from low-income use and the total number of elderly and non-elderly units that could be lost from the locality's low-income housing stock in each year during the 10-year period. For purposes of state and federally funded projects, the analysis required by this subparagraph need only contain information available on a statewide basis.
 - (B) The analysis shall estimate the total cost of producing new rental housing that is comparable in size and rent levels, to replace the units that could change from low-income use, and an estimated cost of preserving the assisted housing developments. This cost analysis for replacement housing may be done aggregately for each five-year period and does not have to contain a project-by-project cost estimate.
 - (C) The analysis shall identify public and private non-profit corporations known to the local government which have legal and managerial capacity to acquire and manage these housing developments.
 - (D) The analysis shall identify and consider the use of all federal, state, and local financing and subsidy programs which can be used to preserve, for lower income households, the

assisted housing developments, identified in this paragraph, including, but not limited to, federal Community Development Block Grant Program funds, tax increment funds received by a redevelopment agency of the community, and administrative fees received by a housing authority operating within the community. In considering the use of these financing and subsidy programs, the analysis shall identify the amounts of funds under each available program which have not been legally obligated for other purposes and which could be available for use in preserving assisted housing developments.

- (b) A statement of the community's goals, quantified objectives, and policies relative to the maintenance, preservation, improvement, and development of housing.

It is recognized that the total housing needs identified pursuant to subdivision (a) may exceed available resources and the community's ability to satisfy this need within the content of the general plan requirements outlined in Article 5 (commencing with Section 65300). Under these circumstances, the quantified objectives need not be identical to the identified existing housing needs, but should establish the maximum number of housing units that can be constructed, rehabilitated, and conserved over a five-year time frame.

- (c) A program which sets forth a five-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element through the administration of land use and development controls, provision of regulatory concessions and incentives, and the utilization of appropriate federal and state financing and subsidy programs when available and the utilization of moneys in a Low and Moderate Income Housing Fund of an agency if the locality has established a redevelopment project area pursuant to the Community Redevelopment Law (Division 24 [commencing with Section 33000] of the Health and Safety Code). In order to make adequate provision for the housing needs of all economic segments of the community, the program shall do all of the following:

- (1) Identify adequate sites which will be made available through appropriate zoning and development standards and with public services and facilities needed to facilitate and encourage the development of a variety of types of housing for all income levels, including rental housing, factory-built housing, mobilehomes, emergency shelters and transitional housing in order to meet the community's housing goals as identified in subdivision (b).
- (2) Assist in the development of adequate housing to meet the needs of low- and moderate-income households.
- (3) Address and, where appropriate and legally possible, remove governmental constraints to the maintenance, improvement, and development of housing.

- (4) Conserve and improve the condition of the existing affordable housing stock.
- (5) Promote housing opportunities for all persons regardless of race, religion, sex, marital status, ancestry, national origin, or color.
- (6) Preserve for lower income households the assisted housing developments identified pursuant to paragraph (8) of subdivision (a). The program for preservation of the assisted housing developments shall utilize, to the extent necessary, all available federal, state, and local financing and subsidy programs identified in paragraph (8) of subdivision (a), except where a community has other urgent needs for which alternative funding sources are not available. The program may include strategies that involve local regulation and technical assistance.

The program shall include an identification of the agencies and officials responsible for the implementation of the various actions and the means by which consistency will be achieved with other general plan elements and community goals. The local government shall make a diligent effort to achieve public participation of all economic segments of the community in the development of the housing element, and the program shall describe this effort.

- (d) The analysis and program for preserving assisted housing developments required by the amendments to this section enacted by the Statutes of 1989 shall be adopted as an amendment to the housing element by January 1, 1992.
- (e) Failure of the department to review and report its findings pursuant to Section 65585 to the local government between January 1, 1992, and the next periodic review and revision required by Section 65588, concerning the housing element amendment required by the amendments to this section by the Statutes of 1989, shall not be used as a basis for allocation or denial of any housing assistance administered pursuant to Part 2 (commencing with Section 50400) of Division 31 of the Health and Safety Code.

(Amended by Stats. 1984, Ch. 1691; Urgency; effective October 1, 1984; Amended by Stats. 1986, Ch. 1383; Amended by Stats. 1989, Ch. 1451.)

Note: Stats. 1984, Ch. 1691, also reads:

UNCODIFIED POLICY - SEC. 1. The Legislature finds and declares that because of economic, physical, and mental conditions that are beyond their control, thousands of individuals and families in California are homeless. Churches, local governments, and non-profit organizations providing assistance to the homeless have been overwhelmed by a new class of homeless: families with children, individuals with employable skills, and formerly middle-class families and individuals with long work histories.

The programs provided by the state, local, and federal governments, and by private institutions, have been unable to meet existing needs and further

action is necessary. The Legislature finds and declares that two levels of housing assistance are needed: an emergency fund to supplement temporary shelter programs, and a fund to facilitate the preservation of existing housing and the creation of new housing units affordable to very low-income households. It is in the public interest for the State of California to provide this assistance.

The Legislature further finds and declares that there is a need for more information on the numbers of homeless and the causes of homelessness, and for systematic exploration of more comprehensive solutions to the problem. Both local and state government have a role to play in identifying, understanding, and devising solutions to the problem of homelessness.

Note: Stats. 1986, Ch. 1383, also reads:

UNCODIFIED POLICY - SEC. 3. The amendments to paragraph (1) of subdivision (c) of Section 65583 of the Government Code made by the act adding this section during the 1986 Regular Session of the Legislature shall require an identification of sites for emergency shelters and transitional housing by January 1, 1988, or by the next periodic review of a housing element pursuant to Section 65588 of the Government Code, whichever is later, in order to give local governments adequate time to plan for, and to assist in the development of, housing for homeless persons, if it is determined that there is a need for emergency shelter pursuant to paragraph (6) of subdivision (a) of Section 65583 of the Government Code.

REGIONAL HOUSING NEEDS - 65584.

- (a) For purposes of subdivision (a) of Section 65583, a locality's share of the regional housing needs includes that share of the housing need of persons at all income levels within the area significantly affected by a jurisdiction's general plan. The distribution of regional housing needs shall, based upon available data, take into consideration market demand for housing, employment opportunities, the availability of suitable sites and public facilities, commuting patterns, type and tenure of housing need, the loss of units contained in assisted housing developments, as defined in paragraph (8) of subdivision (a) of Section 65583, that changed to non-low-income use through mortgage prepayment, subsidy contract expirations, or termination of use restrictions, and the housing needs of farm workers. The distribution shall seek to avoid further impaction of localities with relatively high proportions of lower income households. Based upon data provided by the Department of Finance, in consultation with each council of government, the Department of Housing and Community Development shall determine the regional share of the statewide housing need at least two years prior to the second revision, and all subsequent revisions as required pursuant to Section 65588. Based upon data provided by the Department*** relative to the statewide need for housing, each council of governments shall determine the existing and projected housing need for its region. Within 30 days following notification of this determination, the Department*** shall ensure that this determination is consistent with the statewide housing need and may revise the determination of the council of governments if necessary to obtain this consistency. Each locality's share shall be

determined by the appropriate council of governments consistent with the criteria above with the advice of the department subject to the procedure established pursuant to subdivision (c) at least one year prior to the second revision, and at five-year intervals following the second revision pursuant to Section 65588.

- (b) For areas with no council of governments, the Department*** shall determine housing market areas and define the regional housing need for localities within these areas. Where the department determines that a local government possesses the capability and resources and has agreed to accept the responsibility, with respect to its jurisdiction, for the identification and determination of housing market areas and regional housing needs, the department shall delegate this responsibility to the local governments within these areas.
- (c) Within 90 days following a determination of a council of governments pursuant to subdivision (a), or the department's determination pursuant to subdivision (b), a local government may revise the determination of its share of the regional housing need in accordance with the considerations set forth in subdivision (a). The revised share shall be based upon available data and accepted planning methodology, and supported by adequate documentation. Within 60 days after the time period for the local government's revision, the council of governments or the department, as the case may be, shall accept the revision or shall indicate, based upon available data and accepted planning methodology, why the revision is inconsistent with the regional housing need. The housing element shall contain an analysis of the factors and circumstances, with all supporting data, justifying the revision. All materials and data used to justify any revision shall be made available upon request by any interested party within seven days upon payment of reasonable costs of reproduction unless the costs are waived due to economic hardship.
- (d)
 - (1) Except as provided in paragraph (2), any ordinance, policy, or standard of a city, county, or city and county which directly limits, by number, the building permits which may be issued for residential construction, or which limits for a set period of time the number of buildable lots which may be developed for residential purposes, shall not be a justification for a determination or a reduction in a local government's share of the regional housing need.
 - (2) Paragraph (1) does not apply to any city, county, or city and county which imposes a moratorium on residential construction for a set period of time in order to preserve and protect the public health and safety. If a moratorium is in effect, the city, county, or city and county shall, prior to a revision pursuant to subdivision (c), adopt findings which specifically describe the impacted public facilities and the reasons why construction of the number of units specified as its share of the regional housing need would prevent the mitigation of that impact.

- (e) Any authority to review and revise a local government's share of the regional housing need granted under this section shall not constitute authority to revise, approve, or disapprove the manner in which the local government's share of the regional housing need is implemented through its housing program.
- (f) A fee may be charged interested parties for any additional costs caused by the amendments made to subdivision (c)*** by Chapter 1684 of the Statutes of 1984 reducing from 45 to seven days the time within which materials and data shall be made available to interested parties.
- (g) Determinations made by the department, a council of governments, or a local government pursuant to this section are exempt from the provisions of the California Environmental Quality Act, which is provided for in Division 13 (commencing with Section 21000) of the Public Resources Code.

(Amended by Stats. 1984, Ch. 1684; Amended by Stats. 1989, Ch. 1451.)

HOUSING ELEMENTS GUIDELINES AND STATE REVIEW - 65585.

- (a) Each local government shall consider the guidelines adopted by the department pursuant to Section 50459 of the Health and Safety Code in the preparation and amendment of its housing element pursuant to this article. Those guidelines shall be advisory to each local government in order to assist it in the preparation of its housing element.
- (b) At least 90 days prior to adoption of the housing element, or at least 45 days prior to the adoption of an amendment to this element, the planning agency of a local government shall submit a draft of the element or amendment to the department. The department shall review drafts submitted to it and report its findings to the planning agency within 90 days of receipt of the draft in the case of adoption of the housing element pursuant to this article, or within 45 days of receipt of the draft in the case of an amendment. The legislative body shall consider the department's findings prior to final adoption of the housing element or amendment unless the department's findings are not available within the above prescribed time limits. If the department's findings are not available within those prescribed time limits, the legislative body may take the department's findings into consideration at the time it considers future amendments to the housing element.
- (c) Each local government shall provide the department with a copy of its adopted housing element or amendments. The department may review adopted housing elements or amendments and report its findings.
- (d) Except as provided in Section 65586, any and all findings made by the department pursuant to subdivisions (b) and (c) shall be advisory to the local government.

(Amended by Stats. 1983, Ch. 1250 [effective January 1, 1984]; Stats. 1984, Ch. 1009.)

DEADLINE FOR ADOPTION - 65586. Local governments shall conform their housing elements to the provisions of this article on or before October 1, 1981. Jurisdictions with housing elements adopted before October 1, 1981, in conformity with the housing element guidelines adopted by the Department of Housing and Community Development on December 7, 1977, and located in Subchapter 3 (commencing with Section 6300) of Chapter 6 of Part 1 of Title 25 of the California Administrative Code [repealed in 1982], shall be deemed in compliance with this article as of its effective date. A locality with a housing element found to be adequate by the department before October 1, 1981, shall be deemed in conformity with these guidelines.

(Added by Stats. 1980, Ch. 1143.)

NO EXTENSION OF DEADLINE - 65587.

- (a) Each city, county, or city and county shall bring its housing element, as required by subdivision (c) of Section 65302, into conformity with the requirements of this article on or before October 1, 1981. No extension of time for such purpose may be granted pursuant to Section 65361, notwithstanding its provisions to the contrary.

JUDICIAL STANDARD OF REVIEW.

- (b) Any action brought by any interested party to review the conformity with the provisions of this article of any housing element or portion thereof or revision thereto shall be brought pursuant to Section 1085 of the Code of Civil Procedure; the court's review of compliance with the provisions of this article shall extend to whether the housing element or portion thereof or revision thereto substantially complies with the requirements of this article.

ENFORCEMENT OF COMPLIANCE WITH JUDICIAL ACTION.

- (c) If a court finds that an action of a city, county, and county, which is required to be consistent with its general plan, does not comply with its housing element, the city, county, or city and county shall bring its action into compliance within 60 days. However, the court shall retain jurisdiction throughout the period for compliance to enforce its decision. Upon the court's determination that the 60-day period for compliance would place an undue hardship on the city, county, or city and county, the court may extend the time period for compliance by an additional 60 days.

(Amended by Stats. 1984, Ch. 1009.)

Note: Stats. 1984, Ch. 1009, also reads:

UNCODIFIED POLICY - SEC. 44. It is the intent of the Legislature that the term "substantially complies," as used in subdivision (b) of Section 65587, be given the same interpretation as was given that term by the court in *Camp v. Board of Supervisors*, 123 Cal. App. 3d 334, 348.

POLICY: INCREASING HOUSING OPPORTUNITIES - 65587.1.

- (a) The Legislature finds and declares that local policies and programs which increase housing opportunities through a tax-exempt revenue bond program or through a requirement that the approval of a housing related project be tied to the provision of assistance for housing are consistent with the intent of this article. The Legislature further finds and declares that actions which have the effect of impeding or halting such policies and programs or the direct production of housing run contrary to the goals of increased housing opportunities and balanced commercial and residential development embodied in this article.
- (b) Notwithstanding any other provision of law, neither a mortgage revenue bond program subject to subdivision (b) of Section 52053.5 of the Health and Safety Code nor a local approval, made prior to May 1, 1983, of a housing related project shall be invalidated due to the failure or alleged failure of a city and county to comply with this article, subdivision (c) of Section 65302 of the Government Code, or any regulations or guidelines adopted pursuant thereto, or any other provision of law requiring or claimed to require consistency with the housing element of a local general plan. For purposes of this section, a "housing related project" means (a) a residential project or (b) a non-residential project, the local approval of which was conditioned upon the non-residential developer (1) developing or rehabilitating or causing to be developed or rehabilitated housing units, or (2) providing funds for the development or rehabilitation of housing units, or (3) investing in a mortgage revenue bond program subject to subdivision (b) of Section 52053.5 of the Health and Safety Code, under a formula or guidelines adopted by the planning commission or local governing body of the city and county. For purposes of this section, "housing related project" shall not include a project, the construction or development of which requires either the demolition or conversion of low- or moderate-rental residential units and the local approval of which does not provide for the replacement of such units and for the maintenance in such units of rents affordable to low- and moderate-income persons for a period of not less than 20 years.

(Added by Stats. 1982, Ch. 312; Effective June 28, 1982.)

PERIODIC REVIEW AND REVISION - 65588.

- (a) Each local government shall review its housing element as frequently as appropriate to evaluate all of the following:
 - (1) The appropriateness of the housing goals, objectives, and policies in contributing to the attainment of the state housing goal.
 - (2) The effectiveness of the housing element in attainment of the community's housing goals and objectives.
 - (3) The progress of the city, county, or city and county in implementation of the housing element.

DEADLINES FOR COMPLETING HOUSING ELEMENT REVISIONS.

- (b) The housing element shall be revised as appropriate, but not less than every five years, to reflect the results of this periodic review.

In order to facilitate effective review by the department of housing elements, local governments following shall prepare and adopt the first two revisions of their housing elements no later than the dates specified in the following schedule, notwithstanding the date of adoption of the housing elements in existence on the effective date of the act which amended this section during the 1983-84 session of the Legislature.

- (1) Local governments within the regional jurisdiction of the Southern California Association of Governments: July 1, 1984, for the first revision and July 1, 1989, for the second revision.
 - (2) Local governments within the regional jurisdiction of the Association of Bay Area Governments: January 1, 1985, for the first revision, and July 1, 1990, for the second revision.
 - (3) Local governments within the regional jurisdiction of the San Diego Association of Governments, the Council of Fresno County Governments, the Kern County Council of Governments, the Sacramento Council of Governments, and the Association of Monterey Bay Area Governments: July 1, 1985, for the first revision, and July 1, 1991, for the second revision.
 - (4) All other local governments: January 1, 1986, for the first revision, and July 1, 1992, for the second revision.
 - (5) Subsequent revisions shall be completed not less often than at five-year intervals following the second revision.
- (c) The review and revision of housing elements required by this section shall take into account any low- or moderate-income housing which has been provided or required pursuant to Section 65590.
- (d) The review pursuant to subdivision (c) shall include, but need not be limited to, the following:
- (1) The number of new housing units approved for construction within the coastal zone after January 1, 1982.
 - (2) The number of housing units for persons and families of low or moderate income, as defined in Section 50093 of the Health and Safety Code, required to be provided in new housing developments either within the coastal zone or within three miles of the coastal zone pursuant to Section 65590.
 - (3) The number of existing residential dwelling units occupied by persons and families of low- or moderate-income, as defined in Section 50093 of the Health and Safety Code, that have been

- (a) The housing development project would have a specific, adverse impact upon the public health or safety unless the project is disapproved or approved upon the condition that the project be developed at a lower density.
- (b) There is no feasible method to satisfactorily mitigate or avoid the adverse impact identified pursuant to subdivision (a), other than the disapproval of the housing development project or the approval of the project upon the condition that it be developed at a lower density.

(Added by Stats. 1982, Ch. 1438.)

ACTION TO CHALLENGE VALIDITY OF PROJECT APPROVAL/DISAPPROVAL - 65589.6. In any action taken to challenge the validity of a decision by a city, county, or city and county to disapprove a project or approve a project upon the condition that it be developed at a lower density pursuant to Section 65589.5, the city, county, or city and county shall bear the burden of proof that its decision has conformed to all of the conditions specified in Section 65589.5.

(Added by Stats. 1984, Ch. 1104).

AFFORDABLE HOUSING - 65589.8. A local government which adopts a requirement in its housing element that a housing development contain a fixed percentage of affordable housing units, shall permit a developer to satisfy all or a portion of that requirement by constructing rental housing at affordable monthly rents, as determined by the local government.

Nothing in this section shall be construed to expand or contract the authority of a local government to adopt an ordinance, charter amendment, or policy requiring that any housing development contain a fixed percentage of affordable housing units.

(Added by Stats. 1983, Ch. 787.)

authorized to be demolished or converted since January 1, 1982, in the coastal zone.

- (4) The number of residential dwelling units for persons and families of low- or moderate-income, as defined in Section 50093 of the Health and Safety Code, that has been required for replacement or authorized to be converted or demolished as identified in paragraph (3). The location of the replacement units, either on-site, elsewhere within the locality's jurisdiction within the coastal zone or within three miles of the coastal zone within the locality's jurisdiction, shall be designated in the review.

(Amended by Stats. 1984, Ch. 208; Effective June 20, 1984.)

LEGAL EFFECT - 65589.

- (a) Nothing in this article shall require a city, county, or city and county to do any of the following:
 - (1) Expend local revenues for the construction of housing, housing subsidies, or land acquisition.
 - (2) Disapprove any residential development which is consistent with the general plan.
- (b) Nothing in this article shall be construed to be a grant of authority or a repeal of any authority which may exist of a local government to impose rent controls or restrictions on the sale of real property.
- (c) Nothing in this article shall be construed to be a grant of authority or a repeal of any authority which may exist of a local government with respect to measures that may be undertaken or required by a local government to be undertaken to implement the housing element of the local general plan.
- (d) The provisions of this article shall be construed consistent with, and in promotion of, the statewide goal of a sufficient supply of decent housing to meet the needs of all Californians.

(Added by Stats. 1980, Ch. 1143.)

FINDINGS TO REJECT HOUSING DEVELOPMENT APPROVALS - 65589.5. When a proposed housing development project complies with the applicable general plan, zoning, and development policies in effect at the time that the housing development project's application is determined to be complete, but the local agency proposes to disapprove the project or to approve it upon the condition that the project be developed at a lower density, the local agency shall base its decision regarding the proposed housing development project upon written findings supported by substantial evidence on the record that both of the following conditions exist:

ARTICLE 10.7. LOW- AND MODERATE-INCOME HOUSING WITHIN THE COASTAL ZONE

REQUIREMENTS FOR HOUSING - 65590.

- (a) In addition to the requirements of Article 10.6 (commencing with Section 65580), the provisions and requirements of this section shall apply within the coastal zone as defined and delineated in Division 20 (commencing with Section 30000) of the Public Resources Code. Each respective local government shall comply with the requirements of this section in that portion of its jurisdiction which is located within the coastal zone.

REPLACEMENT HOUSING.

- (b) The conversion or demolition of existing residential dwelling units occupied by persons and families of low- or moderate-income, as defined in Section 50093 of the Health and Safety Code, shall not be authorized unless provision has been made for the replacement of those dwelling units with units for persons and families of low- or moderate-income. Replacement dwelling units shall be located within the same city or county as the dwelling units proposed to be converted or demolished. The replacement dwelling units shall be located on the site of the converted or demolished structure or elsewhere within the coastal zone if feasible, or, if location on the site or elsewhere within the coastal zone is not feasible, they shall be located within three miles of the coastal zone. The replacement dwelling units shall be provided and available for use within three years from the date upon which work commenced on the conversion or demolition of the residential dwelling unit. In the event that an existing residential dwelling unit is occupied by more than one person or family, the provisions of this subdivision shall apply if at least one such person or family, excluding any dependents thereof, is of low- or moderate-income.

For purposes of this subdivision, a residential dwelling unit shall be deemed occupied by a person or family of low- or moderate-income if the person or family was evicted from that dwelling unit within one year prior to the filing of an application to convert or demolish the unit and if the eviction was for the purpose of avoiding the requirements of this subdivision. If a substantial number of persons or families of low- or moderate-income were evicted from a single residential development within one year prior to the filing of an application to convert or demolish that structure, the evictions shall be presumed to have been for the purpose of avoiding the requirements of this subdivision and the applicant for the conversion or demolition shall bear the burden of proving that the evictions were not for the purpose of avoiding the requirements of this subdivision.

The requirements of this subdivision for replacement dwelling units shall not apply to the following types of conversion or demolition unless the

local government determines that replacement of all or any portion of the converted or demolished dwelling units is feasible, in which event replacement dwelling units shall be required:

- (1) The conversion or demolition of a residential structure which contains less than three dwelling units, or, in the event that a proposed conversion or demolition involves more than one residential structure, the conversion or demolition of 10 or fewer dwelling units.
- (2) The conversion or demolition of a residential structure for purposes of a non-residential use which is either "coastal dependent," as defined in Section 30101 of the Public Resources Code, or "coastal related," as defined in Section 30101.3 of the Public Resources Code. However, the coastal-dependent or coastal-related use shall be consistent with the provisions of the land use plan portion of the local government's local coastal program which has been certified as provided in Section 30512 of the Public Resources Code. Examples of coastal-dependent or coastal-related uses include, but are not limited to, visitor-serving commercial or recreational facilities, coastal-dependent industry, or boating or harbor facilities.
- (3) The conversion or demolition of a residential structure located within the jurisdiction of a local government which has within the area encompassing the coastal zone, and three miles inland therefrom, less than 50 acres, in aggregate, or land which is vacant, privately owned and available for residential use.
- (4) The conversion or demolition of a residential structure located within the jurisdiction of a local government which has established a procedure under which an applicant for conversion or demolition will pay an in-lieu fee into a program, the various provisions of which, in aggregate, will result in the replacement of the number of dwelling units which would otherwise have been required by this subdivision. As otherwise required by this subdivision, the replacement units shall, (i) be located within the coastal zone if feasible, or, if location within the coastal zone is not feasible, shall be located within three miles of the coastal zone, and (ii) shall be provided and available for use within three years from the date upon which work commenced on the conversion or demolition.

The requirements of this subdivision for replacement dwelling units shall not apply to the demolition of any residential structure which has been declared to be a public nuisance under the provisions of Division 13 (commencing with Section 17000) of the Health and Safety Code, or any local ordinance enacted pursuant to those provisions.

For purposes of this subdivision, no building, which conforms to the standards which were applicable at the time the building was constructed and which does not constitute a substandard building, as provided in Section 17920.3 of the Health and Safety Code, shall be deemed to be a public nuisance solely because the building does not conform to one or

more of the current provisions of the Uniform Building Code as adopted within the jurisdiction for new construction.

SHIFT IN USE.

- (c) The conversion or demolition of any residential structure for purposes of a non-residential use which is not "coastal dependent," as defined in Section 30101 of the Public Resources Code, shall not be authorized unless the local government has first determined that a residential use is no longer feasible in that location. If a local government makes this determination and authorizes the conversion or demolition of the residential structure, it shall require replacement of any dwelling units occupied by persons and families of low- or moderate-income pursuant to the applicable provisions of subdivision (b).

NEW HOUSING CONSTRUCTION.

- (d) New housing developments constructed within the coastal zone shall, where feasible, provide housing units for persons and families of low- or moderate-income, as defined in Section 50093 of the Health and Safety Code. Where it is not feasible to provide these housing units in a proposed new housing development, the local government shall require the developer to provide such housing, if feasible to do so, at another location within the same city or county, either within the coastal zone or within three miles thereof. In order to assist in providing new housing units, each local government shall offer density bonuses or other incentives, including, but not limited to, modification of zoning and subdivision requirements, accelerated processing of required applications, and the waiver of appropriate fees.

JUDICIAL STANDARD OF REVIEW.

- (e) Any determination of the "feasibility" of an action required to be taken by this section shall be reviewable pursuant to the provisions of Section 1094.5 of the Code of Civil Procedure.

GRANDFATHERING.

- (f) The housing provisions of any local coastal program prepared and certified pursuant to Division 20 (commencing with Section 30000) of the Public Resources Code prior to January 1, 1982, shall be deemed to satisfy all of the requirements of this section. Any change or alteration in those housing provisions made on or after January 1, 1982, shall be subject to all of the requirements of this section

DEFINITIONS.

- (g) As used in this section:

- (1) "Conversion" means a change of a residential dwelling, including a mobilehome, as defined in Section 18008 of the Health and Safety Code, or a mobilehome lot in a mobilehome park, as defined in Section 18214 of the Health and Safety Code, or a residential hotel

as defined in paragraph (1) of subdivision (b) of Section 50519 of the Health and Safety Code, to a condominium, cooperative, or similar form of ownership; or a change of a residential dwelling, including a mobilehome, or a mobilehome lot in a mobilehome park, or a residential hotel to a non-residential use.

- (2) "Demolition" means the demolition of a residential dwelling, including a mobilehome, as defined in Section 18008 of the Health and Safety Code, or a mobilehome lot in a mobilehome park, as defined in Section 18214 of the Health and Safety Code, or a residential hotel, as defined in paragraph (1) of subdivision (b) of Section 50519 of the Health and Safety Code, which has not been declared to be a public nuisance under Division 13 (commencing with Section 17000) of the Health and Safety Code or any local ordinance enacted pursuant to those provisions.
- (3) "Feasible" means capable of being accomplished in a successful manner within a reasonable period of time, taking into account economic, environmental, social, and technical factors.

COMPLIANCE.

- (h) With respect to the requirements of Sections 65583 and 65584, compliance with the requirements of this section is not intended and shall not be construed as any of the following:
 - (1) A statutory interpretation or determination of the local government actions which may be necessary to comply with the requirements of those sections; except that compliance with this section shall be deemed to satisfy the requirements of paragraph (2) of subdivision (c) of Section 65583 for that portion of a local government's jurisdiction which is located within the coastal zone.
 - (2) A limitation on the program components which may be included in a housing element, or a requirement that a housing element be amended in order to incorporate within it any specific provision of this section or related policies. Any revision of a housing element pursuant to Section 65588 shall, however, take into account any low- or moderate-income housing which has been provided or required pursuant to this section.
 - (3) Except as otherwise specifically required by this section, a requirement that a local government adopt individual ordinances or programs in order to implement the requirements of this section.

AUTHORITY.

- (i) No provision of this section shall be construed as increasing or decreasing the authority of a local government to enact ordinances or to take any other action to ensure the continued affordability of housing.

FEES.

- (j) Local governments may impose fees upon persons subject to the provisions of this section to offset administrative costs incurred in order to comply with the requirements of this section.

LEGISLATIVE INTENT.

- (k) This section establishes minimum requirements for housing within the coastal zone for persons and families of low- or moderate-income. It is not intended and shall not be construed as a limitation or constraint on the authority or ability of a local government, as may otherwise be provided by law, to require or provide low- or moderate-income housing within the coastal zone which is in addition to the requirements of this section.

(Amended by Stats. 1982, Ch. 1246.)

APPLICATION OF SECTION 65590.1. Any local government which receives an application as provided in Section 30600.1 of the Public Resources Code to apply the requirements of Section 65590 to a proposed development shall apply these requirements within 90 days from the date on which it has received that application and accepted it as complete. In the event that the local government has granted final discretionary approval to the proposed development, or has determined that no such approval was required, prior to receiving the application, it shall, nonetheless, apply the requirements and is hereby authorized to conduct proceedings as may be necessary or convenient for the sole purpose of doing so.

(Added by Stats. 1982 Ch. 43; Effective February 17, 1982.)

(Article 11 [commencing with Section 65600] repealed by Stats. 1984, Ch. 690.)

(Article 12 [commencing with Section 65650] repealed by Stats. 1984, Ch. 690.)

ARTICLE 13. APPLICABILITY OF CHAPTER

CHARTER CITIES - 65700.

- (a) The provisions of this chapter shall not apply to a charter city, except to the extent that the same may be adopted by charter or ordinance of the city; except that charter cities shall adopt general plans in any case, and such plans shall be adopted by resolution of the legislative body of the city, or the planning commission if the charter so provides, and such plans shall contain the mandatory elements required by Article 5 (commencing with Section 65300) of Chapter 3 of this title.
- (b) Notwithstanding subdivision (a), the provisions of Sections 65590 and 65590.1 shall be applicable to charter cities.

(Amended by Stats. 1982, Ch. 43; Effective February 17, 1982.)

ARTICLE 14. ACTIONS OR PROCEEDINGS

DEFINITIONS - 65750. As used in this article, unless the context requires otherwise:

"PETITION" .

- (a) "Petition" includes any form of pleading brought pursuant to Section 65751, whether it is a petition, complaint, cross-complaint, complaint in intervention, or any other form.

"PETITIONER".

- (b) "Petitioner" includes a petitioner, plaintiff, cross-complainant, or intervenor who files an action of any kind pursuant to Section 65751.

(Repealed and added by Stats. 1984, Ch. 1039.)

Note: Stats. 1984, Ch. 1039, also reads:

UNCODIFIED POLICY - SEC. 12. It is the intent of the Legislature that the term "substantial compliance," as used in Article 14 (commencing with Section 65750) of Chapter 3 of Division 1 of Title 7 of the Government Code be given the same interpretation as was given that term by the court in *Camp v. Board of Supervisors*, 123 Cal. App. 3d 334 at page 348.

JUDICIAL STANDARD OF REVIEW - 65751. Any action to challenge a general plan or any element thereof on the grounds that such plan or element does not substantially comply with the requirements of Article 5 (commencing with Section 65300) shall be brought pursuant to Section 1085 of the Code of Civil Procedure.

(Amended by Stats. 1984, Ch. 1039. See note following Section 65750.)

PRIORITY OF JUDICIAL CHALLENGES - 65752. All actions brought pursuant to Section 65751, including the hearing of any such action on appeal from the decision of a lower court, shall be given preference over all other civil actions before the court in the matter of setting the same for hearing or trial, and in hearing the same, to the end that all such actions shall be speedily heard and determined.

(Added by Stats. 1982, Ch. 27.)

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APPENDIX B

PLANNING SERVICE FEE SCHEDULE

County of San Mateo
Department of Environmental Management
Planning and Building Division

PLANNING SERVICE FEE SCHEDULE
As Established by Board of Supervisors Resolution 54049, Adopted June 26, 1990
Effective July 1, 1990 Through June 30, 1991

PERMIT	FEE
<u>Appeal of Any Permit</u>	90
<u>Agricultural Preserve</u>	
Contract - Less Than 40 Acres	1,360
Contract - 40 Acres or More	1,130
Non-Renewal	350
Cancellation - Immediate	1,130
<u>Architectural Review in State Scenic Highway Corridor</u>	
Exemption	120
Any New Use	680
Addition to an Existing Use	350
<u>Coastal Development Permit - See "Special District Permits"</u>	
<u>Concept Plan Review</u>	
Staff Level Only	680
Planning Commission	1,130
<u>Density Analysis</u>	
PAD, RM, TPZ Districts	
Less Than 40 Acres	160
40 to 200 Acres	320
200 Acres or More	610
S-11, RH, SS-104 Districts	90
<u>Design Review (DR District)</u>	
Exemption	30
Administrative Review	90
Review by Design Review Committee	
New Use	680
Addition to Existing Use	350
<u>Environmental Review</u>	
Categorical Exemption	60
Initial Study and Negative Declaration	440
Environmental Impact Report	
Processing Fee	1,130
Preparation	Cost plus 10%
Mitigation Monitoring and Reporting (as required by Public Resources Code Section 21081.6)	Cost plus 10%
<u>Exceptions</u>	
Off-Street Parking	680
Street Improvement	680
Tandem Parking (new second dwelling unit)	350
<u>General Plan Amendment</u>	3,050
<u>General Plan Conformity</u>	680
<u>Geotechnical Report Review</u>	510

PERMIT	FEE
<u>Grading Permits</u>	
Exemption	120
1 - 100 cubic yards (cbv)	290
100 - 1,000 cbv	680
1,000 - 5,000 cbv	1,040
5,001 - 10,000 cbv	1,130
10,001 - 100,000 cbv	1,600
100,000 - cbv and above	1,890
<u>Land Clearing Permit</u>	
State or County Scenic Road Corridor	680
Other	350
<u>Land Division</u>	
Certificate of Compliance (verifying parcel legality--Government Code 66499.35a)	350
Certificate of Compliance (legalizing parcel--Government Code 66499.35b)	1,340
Lot Line Adjustment	520
Major Subdivision	
First 5 Lots or Units	3,050
Each Additional Lot or Unit	60
Minor Subdivision	2,030
Merger (by request of property owner--Subdivision Ordinance Section 14.5)	350
Unmerger (Government Code Section 66451.30)	520
<u>Landscape Plan Review</u>	
Up to 10,000 sq. ft. parcel	60
10,001 to 25,000 sq. ft. parcel	90
25,001 to 1 acre parcel	120
Over 1 acre	240
Revised plans	30
<u>Natural Resource Permits</u>	
Drilling Permit	
Exploratory	2,260
Production	1,130
Inspection	230
Surface Mining Permit (less than 200 tons/day)	
Initial/Renewal	1,130
Inspection	230
Surface Mining Permit (200 tons/day and up)	
Initial/Renewal	2,260
Inspection	230
Surface Mining Reclamation Plan	
Inspection	560
Timber Harvesting Permit	
Initial	1,130
Inspection	230
Renewal	860

PERMIT	FEE
Topsoil Permit	
Initial	680
Inspection	230
Noise Report Review	60
Research	See Bldg. Insp. Fee Schedule
Rezoning	3,050
<u>Special District Permits</u>	
Coastal Development Permit Exemption	60
Coastal Development Permit - Staff Level	350
Coastal Development Permit - Public Hearing	680
Coastal Development Biologic Report	60
Planned Agricultural Permit	920
Farm Labor Housing	One-half the above
Resource Management District (RM, RM/CZ)	
Minor Development Review - Certificate of Compliance	120
Preliminary Concept Plan (200 or more acres)	
Environmental Setting Survey (EES)	350
Overall Development Scheme (ODS)	680
Development Review Procedure	
Environmental Setting Inventory (ESI)	
Previous ESS Approval	350
No Previous ESS	680
Conceptual Development Scheme (CDS)	
Previous ODS	350
No Previous ODS	680
Final Development Plan	680
Timberland Preserve Zone (TPZ, TPZ/CZ)	
Minor Development Permit	170
Major Development Permit	
Concept Plan	680
Development and Timber Management Plan (DTM)	680
Timber Management Plan	120
Specific Plan	County to obtain reimbursement in accordance with Government Code Section 65453
Street Name Change	680
<u>Tree Permits</u>	
Significant Trees	
Removal	
1st 3 trees	30 ea.
4th thru 6th trees	20 ea.
Trees beyond 6th	10 ea.
Trimming (RH/DR District only)	One-half of the above
Heritage Trees	
Removal, per tree	90
Trimming	One-half of the above
Text Amendment	3,050
<u>Use Permits - Special</u>	
Auto Wrecking Permit	
Initial	1,130
Renewal/Amendment	680
Inspection	120

PERMIT	FEE
Kennel Permit - First 10 Dogs	
Initial	680
Renewal/Amendment	120
Inspection	120
Each Additional Dog	
Initial	10
Renewal/Amendment	10
Inspection	--
Stable Permit - First 2 Horses	
Initial	680
Renewal/Amendment	120
Inspection	120
Each Additional Horse	
Initial	10
Renewal/Amendment	10
Inspection	--
<u>Use Permit - Standard</u>	
Initial	920
Renewal/Amendment	680
Inspection	120
Farm Labor Housing	One-half the above
4-H Projects	See Note 4 below
Second Dwelling Units	920
<u>Variance</u>	
Administrative	350
Public Hearing	680

NOTES:

1. When a violation of the Zoning Ordinance or Subdivision Ordinance (or any other ordinance or law establishing the requirements for the permits or approvals referenced in this schedule) includes or results from the failure to obtain a required permit, the fee for obtaining the permit required to correct the violation shall be double the fee amount shown, except for grading and tree cutting or trimming violation, for which the fee shall be ten times the amount shown.
2. Notwithstanding the fee schedule listed above, total costs of all fees for permits required for the construction of a new single family residence or a second dwelling unit (new or legalized) on an existing legal parcel shall not exceed \$1,130, provided that all permits are applied for and processed concurrently.
3. The Planning Director is authorized to adjust fees in unusual circumstances when the regular fees listed above would clearly be excessive for a minor project requiring limited service. In such cases, the Planning Director is authorized to reduce the fees to reflect actual staff costs. In other cases, when County costs for reviewing a major project will clearly exceed revenues from the regular fees, the Planning Director is authorized to increase the fees to reflect actual staff costs. Any adjustment in fees shall be documented by the Planning Director in writing.
4. Use Permit and related fees are waived for 4-H or similar projects authorized under Section 6500(c)13 of the Zoning Code. Written certification from the County Agricultural Extension Office is required, stating that the application involves an official 4-H project.

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APPENDIX C

PUBLIC PARTICIPATION

APPENDIX C

PUBLIC PARTICIPATION

Pursuant to Section 65583 of the State Government Code, the following describes the process for public participation in the development of the 1990-1991 Housing Chapter Update.

Public Notification and Flier

Notices of the availability of the Draft Housing Chapter Update were sent to individuals and groups who previously expressed an interest in the development of the 1987 Housing Chapter Update, all homeowners' associations within the unincorporated area, and to a variety of other housing, community service and development interest groups within the County. In addition to direct mailing to these individuals and groups, legal notice of Planning Commission and Board of Supervisors hearings was published in the major newspapers circulated within the County.

A public information flier was developed to help educate the public and decision-makers about the Draft Housing Chapter Update. The flier (attached) succinctly summarizes the key policies and programs being proposed in the Draft. The flier was distributed on an informal basis to organizations and interested members of the public who inquired about the Housing Chapter. It was also included in mailings informing the public of upcoming meetings.

Review by the County Housing Task Force

The County Housing Task force played an important role in the review of the Draft Housing Chapter Update. The Housing Task Force provides countywide coordination of housing related projects and is staffed by the County's Housing and Community Development Division. The Task Force has a broad based membership composed of a County Supervisor and individuals representing environmentalists, civic organizations, tenants' advisory groups, the building industry, and city and County officials. The Draft Housing Chapter Update was presented to the Task Force on December 17, 1990. At that point, the Task Force began a detailed review of the document at a series of committee meetings during January and February. The Task Force presented their final recommendations to the Planning Commission at the Commission's February 27, 1991 meeting.

Planning Commission Review

The County Planning Commission reviewed the Draft Housing Chapter Update at a series of public hearings beginning on February 27, 1991. Additional meetings were held on May 8, June 26, and July 10, 1991. After considering comments from the public received at these hearings, and recommending revisions to the Draft as appropriate, the Planning Commission recommended the document to the Board of Supervisors.

Board of Supervisors Review

The County Board of Supervisors reviewed and adopted the Housing Chapter Update at a public hearing on October 8, 1991.

Participation by Other Organizations

The following organizations were notified of all public hearings on the Draft Housing Chapter Update and participated in the review process:

- Bay Area Council
- Building and Construction Trades Council
- Human Investment Project
- League of Women Voters
- Legal Aid Society
- Mid-Peninsula Citizens for Fair Housing
- Mid-Peninsula Coalition Housing Fund
- Mobilehome Owners League
- San Mateo County Economic Development Association
- San Mateo County Growth Policy Council
- Tri-County Apartment Association
- San Mateo County Boards of Realtors
- Center for Independence of the Disabled
- Hunger and Homeless Action Coalition
- Volunteers of America
- Building Industry Association West Bay Division
- Committee for Green Foothills
- San Mateo County Farm Bureau

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Insert Revisions to GP Housing Chapter, page 1

Insert Revisions to GP Housing Chapter, page 2

APPENDIX D

CLARIFICATION OF SITES AVAILABLE TO MEET HOUSING NEED BY INCOME CATEGORY

APPENDIX D

CLARIFICATION OF SITES AVAILABLE TO MEET HOUSING NEED BY INCOME CATEGORY

By comparing Tables A and B, below, it is evident that the unmet housing need for 1990-1995 by income level can be met through a combination of existing sites, approved projects, and special housing programs. The need for 115 units affordable to Very Low Income households can be met through: (1) the approved Farm Labor Housing Project south of Half Moon Bay; (2) Farm Labor Housing on individual farms; and (3) high density housing on vacant land in unincorporated Colma. The need for 111 units affordable to Low Income households can be met through: (1) development of the designated affordable housing site in South Moss Beach; (2) the approved Farm Labor Housing Project south of Half Moon Bay; and (3) the approved Farallon Vista Project. The need for 112 units affordable to Moderate Income households can be met through: (1) development of the affordable housing site in South Moss Beach; (2) the approved Farm Labor Housing Project south of Half Moon Bay; (3) the approved Farallon Vista and Atherton Place projects; and (4) development of second units. The need for 346 Above Moderate units has already been met, but an additional 288 Above Moderate Income units can be provided by a combination of these same sites, projects and programs. More information about the sites, projects, and programs shown in Table B is provided under (C), below.

TABLE A

ABAG Projected Housing Need By Income Category 1988-1995;
Unmet Housing Need 1990-1995

Income Category	Very Low	Low	Moderate	Above Moderate	Total
Total Projected Need 1988-1995	133 (18%)	111 (15%)	148 (20%)	346 (47%)	738 (100%)
Units Constructed 1988-1990	18	0	36	484	538
Unmet Need 1990-1995	115	111	112	0	200

SOURCE: a. ABAG Housing Needs Determinations, January 1989.

b. San Mateo County Planning and Building Division, Certificates of Occupancy, 1988-1990.

TABLE B

Development Potential from Vacant Sites, Approved Projects and
Other Special Housing Programs by Income Category 1990-1995

Income Category	Very Low	Low	Moderate	Above Moderate	Total
South Moss Beach ¹		65	43	110	218
South of Half Moon Bay ²	54	53	53		160
Farallon Vista ²		31	21	96	148
Atherton Place ²			6	32	38
Second Units ³			65		65
Farm Labor Housing ³	50				50
Unincorporated Colma ¹	13			50	63
Total Units to be Provided 1990-1995	117	149	188	288	742

NOTES: a. 1 = Vacant Site, 2 = Approved Project, 3 = Housing Program.

b. In addition to the sites, projects and programs mentioned above, Policy 3.27 of the County's Local Coastal Program allows up to 110 additional units of affordable housing to be built within rural areas of the Coastal Zone.

SOURCE: a. San Mateo County, Draft Housing Chapter Update, 1990.

b. San Mateo County, Colma Area Plan, 1989 and Local Coastal Program, 1988.

**C. Sites, Projects and Programs with Potential to Provide Affordable Units
1990-1995**

The following sites, approved projects and special housing programs will be able to provide the affordable units needed to satisfy the unmet housing need for 1990-1995, as shown in Table B, above. The page numbers in parentheses refer to the location in the Draft Housing Chapter Update where these sites/projects are discussed in further detail.

1. South Moss Beach Site Provides Potential for 65 Low Income and 43 Moderate Income Units (see page 14.33).

- 12.5 acres at 17.4 du/ac; vacant.
- Severity of Constraint Rating - 2 (constraints could be overcome to allow construction within 5 years).
- Affordable Units required by Local Coastal Program:

30% Low Income = 65 units

20% Moderate Income = 43 units

2. South of Half Moon Bay Site to Provide 54 Very Low Income, 53 Low Income and 53 Moderate Income Units (see page 14.134).

- Approval granted for construction of 160 units of farm labor housing.
- County HCD and a Non-Profit developer are working on obtaining financing to provide units at very low, low and moderate affordability levels. At this time, HCD anticipates that approximately 1/3 of the units will be available in each of the three categories.
- Construction anticipated within next 5 years.
- Note: This site is currently vacant, but is not included in the Undeveloped Lands Inventory since all approvals have been granted.

3. Farallon Vista; North Moss Beach Site to Provide 31 Low Income and 21 Moderate Income Units (see page 14.134).

- 11 acres at 17.4 du/ac.
- Approval granted for construction of 148 units total.
- Affordable units required by Local Coastal Program and conditions of approval:

21% Low Income = 31 units

14% Moderate Income = 21 units

- Construction anticipated within next 5 years.
 - Note: This site is currently vacant, but is not included in the Undeveloped Lands Inventory since all approvals have been granted.
4. **Atherton Place; North Fair Oaks to Provide 6 Moderate Income Units (see page 14.134).**
 - Approval granted for construction 38 units total.
 - Conditions of approval require 6 units to be available at Moderate Income level.
 - Construction has begun; completion anticipated 1991.
 5. **Development Potential from Second Units to Provide 65 Moderate Income Units (See page 14.18P).**
 - As stated in the Implementation Plan, 5-year target for construction of new second units is 65.
 - Assumption: Second units available at Moderate Income levels (see discussion, pages 14.133-34 and 14.167).
 6. **Development Potential from Farm Labor Housing to Provide 50 Very Low Income Units (see page 14.20P).**
 - As stated in the Implementation Plan, 5 year target for construction of farm labor housing units is 50.
 - Assumption: Farm labor housing units available at Very Low Income levels (see discussion, pages 14.134 and 14.167).
 7. **Vacant Land in Unincorporated Colma Provides Potential for 13 Very Low Income Units (see pages 14.38 and 14.136).**

As the discussion on page 14.136 reveals, the 1989 Colma Area Plan called for the upzoning of a significant area in unincorporated Colma to allow for greater residential development adjacent to the future BART station. Currently, approximately 2.87 acres of land within unincorporated Colma is vacant with no notable service or environmental constraints. The table below shows the residential development potential of this land under the adopted Area Plan. Since the Plan requires that 20% of new multi-family units be affordable, at a minimum, there is the potential for 13 affordable units to be developed. Since the units would be developed at relatively high densities (17.4-23.3 dwelling units/acre), it is conceivable that these units will be available at the very low income level.

Along with the City of Daly City and SamTrans, the County has begun working on a Specific Plan for the portion of unincorporated Colma adjacent to the future BART station site. This planning process is expected to result in even higher densities permitted in some areas (40-90 dwelling units/acre). However, it is uncertain at this time if this process will

result in any change to the adopted Area Plan within the 5-year time frame of the Housing Chapter Update. For this reason, only vacant land within the area under its current designation is included in the analysis of sites to meet identified housing needs.

**RESIDENTIAL DEVELOPMENT POTENTIAL OF VACANT LAND
UNINCORPORATED COLMA**

(Colma Area Plan, 1989)

VACANT LAND	ACRES	LAND USE DESIGNATION	DENSITY	NUMBER OF UNITS
Reiner Street (West)	.15	Neighborhood Commercial	--	--
Reiner Street (East)	1.14	Mixed Use-Commercial/Residential	23.3 du/ac	27
B Street (North)	.55	Mixed Use-Commercial/Residential	23.3 du/ac	13
B Street (South)	.83	Mixed Use-Commercial/Residential	23.3 du/ac	19
Third Avenue (West)	.20	Medium High Density Residential	17.4 du/ac	4
Total	2.87			63
Affordable Units (20%)				13

8. Development Potential from 110 Affordable Units allowed in Rural Areas of the Coastal Zone (see page 14.85).

- Policy 3.27 of the Local Coastal Program allows for up to 120 affordable units over and above the density allowed by zoning in rural areas of the Coastal Zone.
- Approximately 7 such units have been developed to date by individual landowners at levels affordable to low and moderate income households.

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APPENDIX E

MAXIMUM INCOME LIMITS AND RENTS

**MAXIMUM INCOME LIMITS AND RENTS
SAN MATEO COUNTY
1991**

TABLE 1: MAXIMUM INCOME LIMITS (1991)

Household Size (No. of Persons)	Unit Size (No. of Bedrooms)	Very Low Income (50%)	Lower Income (80%)	Moderate Income (110%)
1	Studio	\$18,750	\$26,600	\$38,423
2	One	\$21,450	\$30,400	\$43,912
3	Two	\$24,100	\$34,200	\$49,401
4	Three	\$26,800	\$38,000	\$54,890

NOTES:

1. Income limits are determined by HUD for "Very Low" and "Lower Income" at approximately 50% and 80% of area median income. Area median income for the San Francisco PMSA is \$49,900 for a family of four.
2. "Moderate Income" is defined by State law and ranges from 81% to 120% of the area median income as determined by HUD.

TABLE 2: MAXIMUM MONTHLY RENTS OR MORTGAGE PAYMENTS (1991)

Household Size (No. of Persons)	Unit Size (No. of Bedrooms)	Very Low Income (50%)	Lower Income (80%)	Moderate Income (110%)
1	Studio	\$469	\$665	\$ 961
2	One	\$536	\$760	\$1,098
3	Two	\$603	\$855	\$1,235
4	Three	\$670	\$950	\$1,372

NOTES:

1. Maximum Rents/Mortgage Payments are 30% of monthly income based on the Income Limits shown in Table 1, above.
2. Mortgage Payments include a monthly payment of principal, interest, taxes and insurance (PITI). Maximum sales prices for units are calculated assuming a 20% downpayment and a 30-year fixed rate loan at current interest rates. For example, the maximum sales price of a unit affordable to a Lower Income Household of four would be \$113,950, assuming a 20% downpayment, 30-year fixed rate loan at 10% interest, and monthly PITI payments of \$950.

ACKNOWLEDGMENTS

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